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AND IN

**Three Joint Lives and Four Joint Lives,***AT 3 AND 6 PER CENT. PER ANNUM,***SPECIMEN TABLES**

In Commutation Form, sufficiently numerous to check interpolations in cases required;

LASTLY,

**GENERAL PREFACE TO THE WHOLE WORK,**

Averaging, for each of the Eight Volumes and Parts, 250 pp.,

*The Greater Portion in Quarto embracing from 1800 to 2000 figures  
in each Page;*

FOUNDED ON

THE WHOLE EXPERIENCE OF THE BRITISH GOVERNMENT IN TONTINES AND LIFE ANNUITIES, from 1693 to 1825, as contained in Report by John Finlaison, Actuary of the National Debt, ordered by the House of Commons to be Printed, 31st March 1829;

CORROBORATED BY

THE FURTHER EXPERIENCE OF THE WHOLE TONTINE NOMINEES AND ANNUITANTS from 1825 to 1850-3, as contained in Report by Alexander Glen Finlaison, Actuary of the National Debt, 25th August 1860;

AND FURTHER CONFIRMED BY

THE EXPERIENCE OF THE ANNUITANTS, from 1850 up to 1875, combined with the previous Experience,

BY

**JARDINE HENRY,**AUTHOR OF "THE HANDBOOK FOR LIFE ASSURERS,"  
1st Edition. London : John Mortimer, 1842.

LONDON :

CHARLES & EDWIN LAYTON, FARRINGDON ST.,  
(HOLBORN VIADUCT), E.C.

1885.

THESE Tables were commenced at a time when the value of human life, among the classes in use to purchase Annuities, or to become Assured on Life Policies, was not so well ascertained as it has been by subsequent research and experience.

The British Government Sinking Fund Experience, 1808 to 1875, was published in 1884. French Private Companies Life Annuitants Experience has been in the course of being collected and tabulated during 1883-87, but has not yet been published.

The research has now thus been further extended, as regards Annuitants, so as to have the Government experience from 1850 up to 1875, of the Annuitants of the Sinking Fund, officially reported. But neither have the other observations of the Government, nor the large amount of Annuitant experience possessed by private Companies been collected and actuarially ascertained, which is matter of regret. It is to be hoped, however, that the Companies will unite, as they have already done to obtain the Rate of Mortality prevailing among Assured Lives, also to procure similar results as regards the Life Annuitants.

The Government Report, 1884, embraces an ascertainment of the period during which ordinary selection of Annuitants by themselves operates in producing an increased duration of Annuitant Life.

Effect is given to this by Tables based partly on first four years from entry Sinking Fund Annuitants experience, 1808-75, and partly on the other years' experience up to 1875, and has been adopted for Government Savings Banks, at two and a half per cent. interest; but the National Debt Office offers Life Annuities at rate of interest yielded by Consols, at time of purchase.

The Author, in declining to base his extensive collection of Tables of Life Annuities solely upon the particular observations selected by Mr John Finlaison, and on his recommendation adopted and used by the British Government from 1829 to 1884, which are now superseded, was influenced by the consideration of the imperfect nature of the materials selected by Mr Finlaison, so far as length of experience is concerned, the Sinking Fund, which constitutes the bulk of the Lives in his Official Tables having then existed only from 1808 to 1822, a period of 14 years.

From a careful examination of that Observation, and holding, as in Assured Life, five years as the period during which the effect of selection operates, the Author deduces the fact that, for more than half the number of years lived over by these Annuitants, they were in a *state of selection*, and therefore yielded the highest possible rate of vitality, during such period.

The natural consequence was that when Mr Alexander Glen Finlaison added the experience from 1822 to 1853, a period of 31 years, and the number of years lived over by the Annuitants during which the selection operated being thus reduced from 57 per cent. to 29 per cent., the result of the total observations exhibited a marked decline in the rate of vitality, especially among Females, who formed two-thirds of the whole Annuitants.

But the addition of the farther experience from 1825 to 1853 to the entire

experience of Mr John Finlaison up to 1825, made no material difference upon the results of the latter, *i.e.*, upon the basis on which the present Annuity and Commutation Tables have been formed, thereby establishing that basis as a proper foundation for Life Annuity calculations. Further, the addition of the experience of the Sinking Fund Annuitants, from 1850 to 1875, to the whole previous experience, makes no material change on the basis as previously ascertained. This is fully gone into in General Preface, Vol. IV., Commutation Tables, and results, as here stated, are confirmed by the abstracts given there of the whole experience, and comparison thereof with basis of the Tables of this work.

While it is impossible to predict the future rate of mortality among Annuitants generally, the experience of the British Government Annuitants up to the present time, coupled with its large extent, authorises the reasonable expectation that further experience will establish no material variation from the results already arrived at by adopting as the basis the *entire* Government experience up to 1825.

That it is possible to obtain a high average of vitality, by selecting for Annuitants persons in advanced life who, from their state of health, habits, and place of residence, and coupled with favourable ancestral records, may be held to be very good lives, can scarcely be disputed, and has in fact been practically demonstrated from the experience of the Male Lives on which Annuities had been purchased by several Associated Assurance and other Companies from the National Debt Office above 50 years ago, *i.e.*, in 1830-33. But this is a test of a very exceptional nature, and not capable of being repeated, as transactions of such a character are now excluded by statute. It is open to private individuals to select themselves, but the Government rule, to hold as of age 80 all of that age or above, appears to be a sufficient precaution.

In existing circumstances, therefore, it is believed that the present Tables may be held to fairly represent the value of Annuitant Life in Great Britain, and may be accepted as a standard which can be subject to little variation for at least a century; the past experience having ranged over nearly double that period of time. Indeed, it may be held as all but certain that the variation in the rate of interest generally prevailing will be the future important element affecting Life Annuities, and not any material alteration in the length of Annuitant Life. That the rate of interest will tend lower is probable if peace prevail; as a fact, however, the rate of interest on landed security has undergone little change during 60 years. This country has been involved in no great war for that period, but the continuance of the present state of things is not very capable of being reckoned upon, and thus leaves doubtful what direction the future rate of interest may take. The rates of interest calculated in the Tables are sufficient to meet every contingency.

There are also given, modes, exclusively adapted to these Tables, by which every possible rate of interest from 0 to 12 per cent. on one or two Joint Lives can be easily furnished—thus embracing a range never before made available.

In conclusion, may be summarised, the grounds for placing confidence in these Tables :—

1. The long period of observation (132 years), and the great number of lives embraced in these observations.
2. The fact that the majority of the lives ran their full course.
3. The exactness of all essential details obtained under Government departmental superintendence.
4. The corroboration furnished by 28 years' further experience up to 1853, and finally up to 1875, added to the former experience.

The whole observations from 1693 to 1853 embrace 31,396 lives, among whom the deaths have amounted to 22,463, viz., 9,569 Males and 12,894 Females.

The further experience from 1853 to 1875, should have added nearly 20,000 Annuitants; and the deaths of the whole Annuitants during that period would, at the rate of mortality before experienced, have amounted to about 17,000. These results have, however, been fallen short of, from decrease to extent of about one-third, of Entrants of Annuitants to National Debt Office.

The Continued Experience of the Government Annuitants, published in 1884, shows no considerable divergence from the lines of Mr Alexander Glen Finlaison's Report of 1860, treated in the same manner as in that Report. This is fully investigated in General Preface, Vol. IV., concluding the Work, and confirms the essential accuracy of the Tables, more especially in the important branch of Female Life.

The whole experience, during a period of 182 years, up to 1875 (qualified as explained in a preceding paragraph), must embrace about 52,000 lives, and among these 40,000 deaths, an experience, taken all in all, exceeding any other known in Annuitant Life.

As regards the accuracy of detail in working out the results, it is to be observed that the Annuity Values in the First Two Volumes were deduced by Milne's method logarithmically, and calculated in duplicate by separate individuals.

The Commutation Values for the D numbers, were furnished by an instrument, the use of which has been explained in the Work; and these, after being checked by a comparative process, were summed up, and from the N numbers thus obtained (the proper Annuity value, at intervals, being deduced by division by the D numbers), the results were compared with those derived by Milne's method, and the exactness of the D and N numbers was thus completely established.

In every case of division of the N number by the parallel D number the quotient is necessarily, from the arrangement, the Annuity *plus* unity. This has resulted from the mode of arranging the columns adopted by Dr Farr, and followed by Mr Sang, Mr Chisholm, and others—a mode of arrangement not likely now to be altered.

By the adaptation of Mr Woolhouse's theorem, and the special advantage this Work possesses in Tables of Mean Duration of Two Joint Lives, the

derivation of the Values of Annuities at any rate of interest from 0 to 12 per cent. is rendered easy, and the value of the Work, for general use, is proportionally enhanced.

The remaining portion of the Work is mainly limited to Tables of Commutation Values for Two Joint Lives at 3,  $3\frac{1}{2}$ , 4,  $4\frac{1}{2}$ , 5,  $5\frac{1}{2}$ , and 6 per cent. interest, concluded, as regards Tables, by specimen Commutation Tables for Three Joint Lives, 32 Tables in all, and Four Joint Lives, 24 Tables in all, at 3 per cent. and 6 per cent. interest.

These Tables, at high rates of interest, are particularly well adapted to the circumstances of countries where high rates of interest prevail, such as the United States of America, in Canada, Australia, New Zealand, and other countries, and there such Tables are peculiarly likely to be useful.

To Corporations desirous of raising Money for Municipal purposes, such as Water Supply, Drainage, and Urban Improvements, at easy rates of interest, the Tables must be of great service. The City of Manchester, during 23 years, 1859-1881, made use of the same for the purpose of raising money in connection with their Waterworks, and up to 1882, had received, in Purchase Prices, One and one-third Million Sterling.

The British Government itself possesses, in the remaining Purchase Moneys of Life Annuities sold during the last 55 years, a Fund obtained under 3 per cent. interest, which must now amount to upwards of Ten Millions sterling, of some account, even to a Government, as available means at any time for any purpose.

It is of course well understood that the Purchase Moneys are applied in buying Consols, which are thereupon cancelled—but the effect to the Government is merely altered in direction, with the same substantial result, viz., raising the price of the Public Funds.

It is open to other Governments, and more especially to those referred to, such as the United States, Canada, Australia, and New Zealand, to follow the same course, with the advantage of being able to offer better terms to Annuitants.

As a practical proof of the success which attends the use, by a Municipal Corporation, of the system, it may be stated that the Corporation of Manchester Waterworks Committee, during year 1877, sold Life Annuities to the amount of about £110,000 in Purchase Prices. Sales, latterly, up to 1882, reached to about £200,000 per annum in Purchase Prices. Since adoption of National Debt Office Rates, in 1882, October, sales have fallen off 20 per cent. for the first year, and still more for the second year, indicating that the scheme is not workable by the Corporation on that basis.

The public in this country and abroad have shown their appreciation of the merits of the work by taking up above four-fifths of the impression by subscription; 20 copies being all that should remain not yet subscribed for. From, however, the loss of 20 copies of Vol. I. Commutation Tables, in sheets, the actual number of copies of entire work is reduced to three, which can only be exceeded by a reprint of that volume.

LONDON, March 1887.

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TESTIMONIALS REGARDING THE BRITISH GOVERNMENT LIFE ANNUITY TABLES, BY JARDINE HENRY.

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Extract of letter from Sir C. RIVERS WILSON, K.C.M.G., C.B., Comptroller of the National Debt Office, dated 8th May 1869.

"The Chancellor of the Exchequer has caused the Annuity Tables to be "carefully examined by competent authorities, and the Reports he has "received do ample justice to their merits, and to their accuracy according "to the data upon which the calculations are founded."

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Extract from Report by the late WILLIAM THOMSON, Esq., F.R.S.E., F.F.A., Consulting Actuary of the Standard Life Assurance Company, on State of Widows' Fund of the Royal College of Surgeons of Edinburgh, dated 17th January 1872.

"LIABILITIES OF THE SOCIETY."

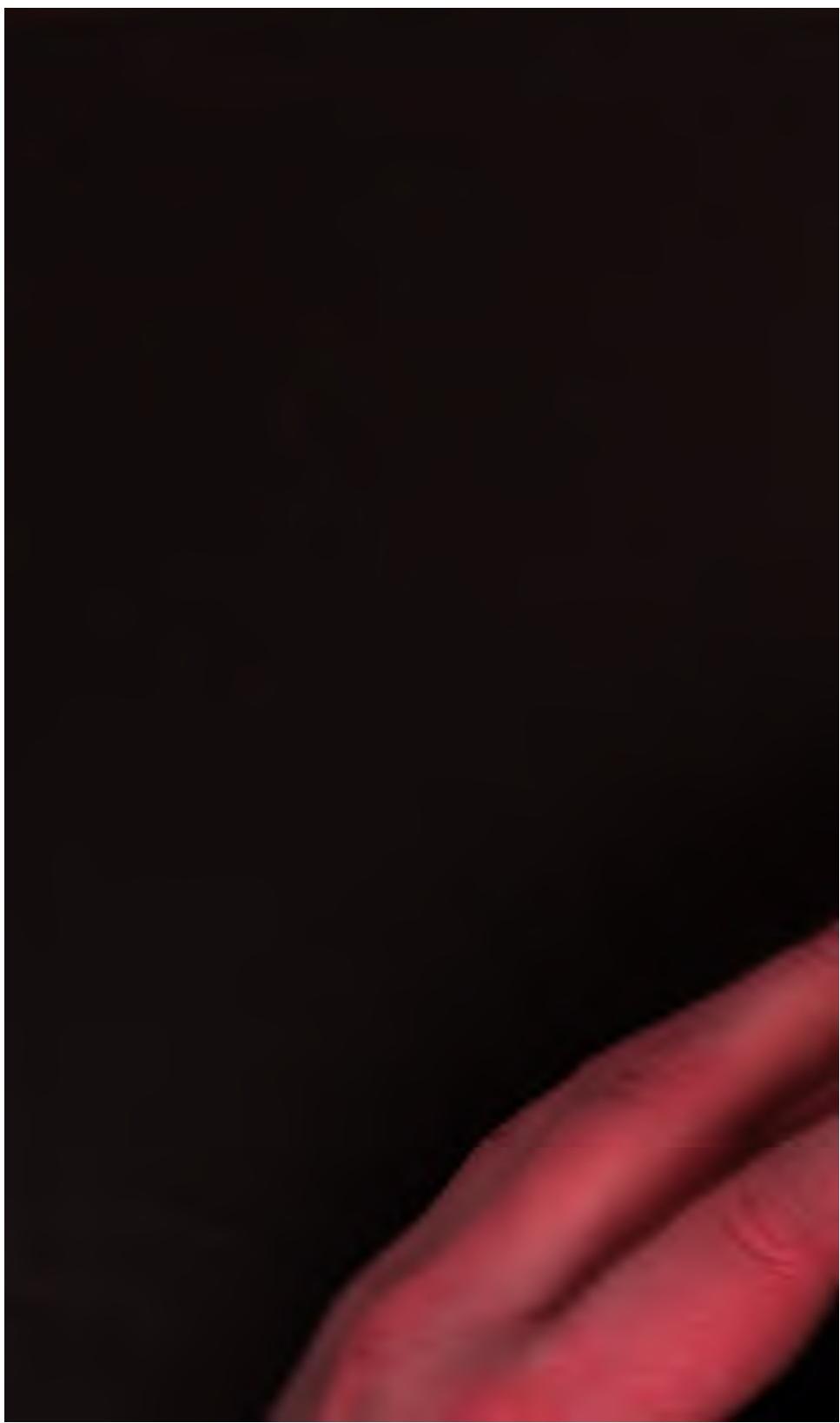
*Page 8.*—"The Contingent Annuities to the Wives of the present Members "have been valued, for the Joint Lives of the Spouses, by the Tables of Mr "Jardine Henry, founded on the Government experience."

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Extract from Paper by Hon. WILLIAM BARNES, Superintendent of the Insurance Department of the State of New York, dated 18th October, 1871.

"On an uniform standard of Mortality and Interest for State Life Insurance Valuations."

*Page 90.*—"I would suggest, in the absence of any American experience "for the State Valuation of Annuities, the Government Annuity Tables of "Great Britain, as reported by Mr Alexander Glen Finlaison in 1860, or the "very elaborate and complete Tables of Mr Jardine Henry, now in course "of completion, with 5½ per cent. interest."



XX

# The British Government Life Annuity and Commutation Tables,

IN EIGHT VOLUMES AND PARTS, 2000 PP.

Embracing in Single Life for Males and Females;

## TABLES OF MEAN DURATION, OR EXPECTATION OF LIFE,

AND OF

## VALUES OF ANNUITIES

All 1, 2, 3, 4, 5, 6, 7, 8, 9, and 10 years, for Annuities.

Both in Values of Annuities and in Commutation Tables.

## TWO JOINT LIVES

FOR MALES, MALE ELDER; AND FEMALE,  
MALE (YOUNGER); AND FEMALE FEMALE.

## TABLE OF

Mean Duration.  
of  
the  
expectation of Life.  
and  
Annuities.



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THE  
GOVERNMENT ANNUITY TABLES,  
EMBRACING THE VALUES OF  
ANNUITIES ON SINGLE AND TWO JOINT LIVES,  
AT 3, 4, 5, & 6 PER CENT. PER ANNUM,  
FOR EVERY COMBINATION OF AGE AND SEX;

FOUNDED UPON THE ACTUAL EXPERIENCE OF THE BRITISH GOVERNMENT TONTINES  
AND LIFE ANNUITIES, ACCORDING TO THE ORIGINAL OBSERVATIONS OF THE  
MORTALITY OF ALL THE NOMINEES, FROM JULY 1693 TO OCTOBER 1825,

*As contained in the Report of John Finlaison, Esq., Actuary of the National Debt, to the Lords Commissioners of the Treasury, ordered by the House of Commons to be Printed 31st March, 1829.*

BY  
JARDINE HENRY,  
FELLOW OF THE ROYAL SCOTTISH SOCIETY OF ARTS.

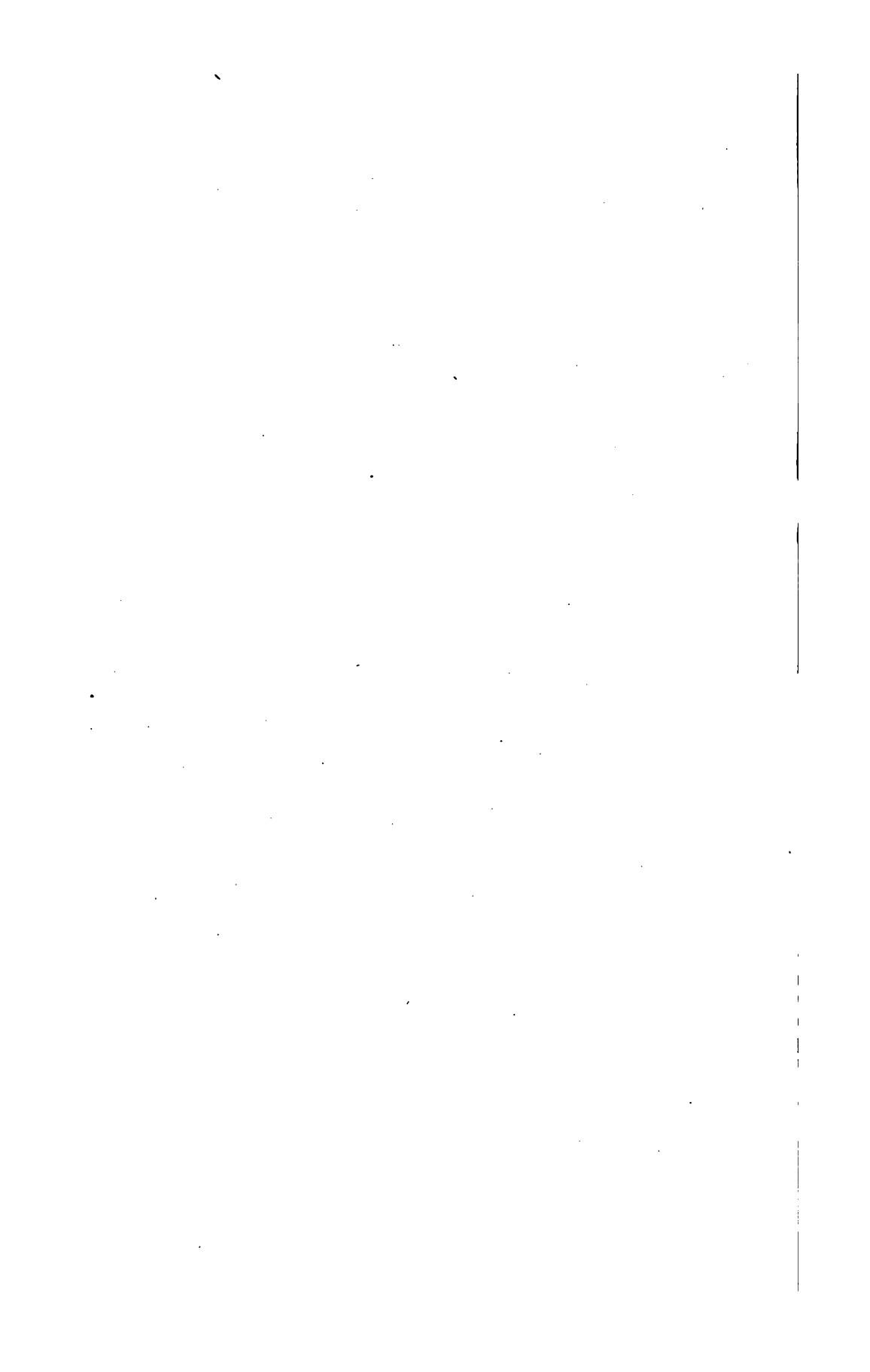
IN TWO VOLUMES.

VOL. I.

LONDON:  
GROOMBRIDGE & SONS, 7, PATERNOSTER ROW.  
EDINBURGH: A. & D. PADON, 13, ST. ANDREW SQUARE.

1859.

1814.



P R E F A C E  
TO THE  
GOVERNMENT ANNUITY TABLES.

In presenting to the public a work purely of figures, it appears necessary, shortly to state its nature, and the uses which it is intended to serve.

The length of human life is not a constant, invariable quantity, whether ascertained in individuals, classes, nations, or races of men.

Its length is dependent, be it one case or an average that is taken, upon—

1. THE ORIGINAL CONSTITUTION OF MAN.
2. CLIMATE.
3. HABITS.
4. IRREGULAR CAUSES, generally termed ACCIDENTS.

Dismissing the individual, as unnecessary to refer to here, let us consider those elements of action that fix the duration of human life in groups of men, and observe their effects.

I. THE ORIGINAL CONSTITUTION OF MAN.—According to the most authentic accounts, the Original Constitution of Man was, at the outset of human existence, highly favourable to longevity.

At the period of the Exodus of the Israelites from Egypt, however, the length of life stated as regards remarkable individuals, does not exceed what is witnessed in our own day—rarely, but occasionally; and the same may be said of the Greeks, Romans, and other intervening nations.\* For upwards of 3,000 years, therefore, the duration of man's life, so far as dependant on his original constitution, does not appear to have varied, and may be regarded as a constant.

II. CLIMATE.—This makes sensible differences in the average of human life, and is, therefore, a variable. The extent of variation is considerable, although the exact limits cannot be defined.

\* See on this subject a passage in Tacitus De Oratoribus, c. xvii., indicating that there were cases then (A.C. 70) in Britain and Italy of men living 120 years; also, consider the age attained by Thomas Parr, 152, and by Henry Jenkins, 160, within the last three centuries.

III. HABITS.—Taking these to include not only the particular mode of life of the individual, but also his employment, the length of human life is very considerably affected by this cause. Many statements of the length of life in different classes of communities have been made, and all the results vary materially. It is sufficient to say here, that habits appear to be an equally powerful agent in creating dissimilarities as climate is known to be.

IV. IRREGULAR CAUSES.—These may be considered uniform, from the countervailing effects produced by their great number, and the tendency, in a large number of irregular causes acting irregularly in all directions, to produce a uniform action.

We leave out the effects of pestilence, being so rare, and, excepting perhaps cholera, not requiring to be estimated.

Taking now the GOVERNMENT ANNUITY TABLES, or rather the Observations of human life from which they have been derived, we find only two causes calculated to create irregularities in them, viz.:—CLIMATE—HABITS.

With reference to the first, it is believed that there can be no great differences, the Annuitants and Tontine Nominees living mostly in this country.

Of habits more may be said, perhaps, but even here it is found that the variation could not be great so far as arising from class, because almost all the parties whose lives were subjected to observation belonged to the wealthier classes, although, of course, great differences might arise in respect of one individual and another, from their several modes of life being less or more conducive to longevity.

Upon the general qualities of the elements of these Tables, it may be observed—

1. That the accuracy of the ages, whether recorded at entry to the particular scheme or at death, is unquestionable—the interests involved requiring and enforcing, under the eye of Government officials, the most perfect correctness in these details.

2. The Tables are free from disturbing elements operating against their adaptation to the purposes for which they are intended. There is no difference of climate or condition; and as regards employment, from the station in life of the parties, there could be no important variances in that respect.

3. There is no emigration or immigration, excepting what is rigidly ascertained, not only in individuals, but also in sexes and ages.

4. The number of lives involved is sufficient for practical purposes, and exceeds those embraced either by the Northampton or Carlisle Tables.

It may be thought that the Registrar-General's Tables would furnish more reliable results, owing to the great number involved. But it is well known that the Registrar-General's Tables exhibit the most marked variations, when we take different classes of those subjected to observation.

Again, we do not necessarily attain greater accuracy by embracing larger numbers, unless there be a corresponding accuracy in the details ; and all the care of Enumerators and District Registrars may be baffled in numerous cases by parties not knowing or not choosing to give their true ages, or giving them erroneously,—there being little or no check upon this.

Emigration and immigration also operate to an extent that calculation may attempt to cope with, but, until very lately at least, with very uncertain results. And, after all, a medium life is obtained which may not represent the true average of existence among the classes which have to do with annuity transactions.

It is satisfactory, however, to be able to state that the difference between the average value of Annuities deduced by the two sets of Tables is immaterial, and any one trying the comparison for the age of 40 in the case of a male and a female, at 4 per cent. interest, will find that the discrepancy of value is less than one-quarter of a year's purchase.

So close a coincidence between the results of the two sets of Observations affords a strong proof of the accuracy of both investigations, and shews that facts ascertained with rigid exactness on a comparatively small scale (the deaths in the Tontine schemes of the Government being but 10,077) do nevertheless nearly coincide with results obtained on a scale of great magnitude, although, in the latter case, strict accuracy was, in some particulars, wholly out of the question.

Some Actuaries may think that the Work should have been presented in the form of Commutation Tables. It is to be considered, however, that to make it capable of being consulted by the Man of Business, and the Merchant, as well as by the Professional Accountant and Actuary, it was necessary to give the actual values of Annuities for the whole period of life. A disadvantage thus arises from the trouble that will be occasioned in ascertaining the value of short period and deferred Annuities, but these are believed to be rare cases comparatively, and the benefit of having the money results for the complete duration of life presented in an accessible form, will, it is believed, more than counterbalance the additional trouble occasioned to the Actuary by the want of the Commutation form.

Of the Tables selected by Mr FINLAISON for the use of the Government, much does not require to be said.

They exhibit the highest results in length of life, and were adopted on that very ground. But the Actuary who aims at correctness must be guided by the *whole* experience of the schemes, and not by a *part*.

The Tables have been wrought out on Mr MILNE's system,—that of BARRETT, though admirable, being not so well adapted for Joint-Life Tables on account of the multiplicity of figures to which it gives rise. The logarithms were also worked only to five places throughout, but the results of one or two Tables

wrought to seven places were compared with these, and the difference, even when the integer was 23, was found not to amount to more than 2 or 3 in the third place of decimals.

In other cases, of course, the approach to perfect accuracy must be much nearer.

Some may be disposed to think that greater exactness was required, and that the figures should have been brought out correct to the third place of decimals throughout.

If it is considered, however, that the best Tables of human life do not coincide even in the number of years assigned, *i.e.*, in the place of integers, it seems superfluous to insist upon the working out of a set of Tables to the accuracy of the third place of decimals. Stating the matter more popularly—in comparing average observations with each other, we differ by as much as a *unit* or more—what necessity exists, therefore, that the calculations in the particular Tables shall be carried to the correctness of the three-hundredth or five-hundredth part of a *unit*. In reality, however, the Tables being wrought out upon a uniform plan, the general accuracy is, reckoned altogether, much closer than that stated above, and the error may be held to be less on the average than 1 in the third place of decimals.

The advantage of shewing the joint duration of the lives of men and women in pairs is evident.

The variations in value arising from difference of sex have thus been brought out, it is believed, for the first time, in a set of Tables of the extent of this Work.

Thus every monied interest dependant upon the joint existence and survivance of Husband and Wife, Parent and Child, Brother and Sister, can be at once accurately ascertained.

It is hoped that the arrangement of the Tables will be found convenient, and that the different colours used to distinguish the per-centages will tend to preserve accuracy in consulting the Work.

The numerous distinct sections created by the separate values given for Male Life and Female Life, and the binary combinations of the Lives made a distinct heading necessary for each section. It appeared to be too much, therefore, to throw the direction of the proper place of, for example, the 3 per cents. upon the heading alone.

In consequence, the *pink*-coloured paper was adopted to distinguish the 3 per cent. rate.

The same remarks apply to the others in their order, *viz.*, the colour of the paper of the 4 per cent. rate being *green*—of the 5 per cent. rate, *blue*,—and of the 6 per cent. rate, *yellow*. The pages commencing with 3 per cent., and terminating with 6 per cent., also run in the order of the per centages.

The octavo size has been adopted from its portable form. Any necessity for ascertaining the difference of age has been obviated by the age of the younger being made the standard of reference,

and forming a constant in every separate Table, while the age of the elder is given from age 1 to the highest age attained. The age 0, (at Birth), with its combinations, will be found in the Appendix. It has been supplied from the English Life Table, No. 1, of the Registrar-General.

It is hoped, on the grounds already stated, that the Work will be found useful, both to professional men and to the public.

When one considers the great progress made in this country in the correct appreciation of the duration of human life since the publication of the Northampton Tables by Dr Price, in the last century, and also that the Carlisle Tables were welcomed as a nearer approximation to the truth, it may be thought that the time has arrived for the publication of a complete Work on Annuities, founded on a better basis, and it will give the Author much satisfaction if the public should be of opinion that the desideratum has been supplied by the present Work. No pains have been spared to render the Tables accurate in all respects.

The basis has received the approbation of Actuaries of the first eminence,—but to enable those who are inclined to take the trouble to form a judgment of the value of the basis as compared with other Tables of a similar nature, there is appended, along with other Tables, a statement of the mean duration of human life by six distinct series of observations of the most authentic character, including the Tables on which this Work is founded, and applicable to Males and Females separately.

From these it will be seen that, for the ages given, the Males of the English Life Table, No. 1, are better on the average than those of the Government Annuity Tables by three-quarters of a year, (strictly .74 of a year), while the Females of the English Life Table are worse than those of the Government by an year and a half, (strictly 1.48 years).

While such discrepancies are to be regretted, it is thought that they are not such as to create any surprise; the remarkable point being that the two Tables should coincide so closely.

In reference to the much vexed question of the superior longevity of Females, compared to Males, it will be found that the difference assigned by the Government Annuity Tables, on the average of the ages embraced by the Tables in question, is nearer, proportionally, to the general average than the difference assigned by the English Life Table, No. 1—the general average difference being 1.74 years; while the Government Annuity Tables assign 3.05 years as the difference, and the English Life Table, No. 1, gives .90 of a year only.

Applied to Annuitants—(bearing in mind the undisputed fact, proved by the Registrar-General's Returns, that Females attain in the great majority of cases to the highest ages, as compared with Males), the Government Annuity Tables appear to be in this respect preferable to the Tables framed from the English Life Table, No. 1. The too low pitching of the latter Table, as

regards Female existence, may be owing to a cause likely to affect every investigation of the same nature, viz., the disposition of a large class of Females to understate their ages, resulting in the length of life of Females being given, in the Registrar-General's Tables, as less than it really is.

On comparing the six Tables with each other, as regards the difference of Male and Female Life, it is obvious that the latter is longer in duration, according to all the Tables, excepting that of Demonferrand. This latter was compiled only from deaths—a mode of forming Tables that is open to serious objections. As regards general results, the Male Table that approximates nearest to the average is the British Government Aggregate. The Female Table nearest the average is that of Demonferrand; and very near to the latter are, Deparcieux, and the Swedish Tables. The three highest Male Tables are, the English Life Table No. 1, Demonferrand, and the British Government Aggregate. The three highest Female Tables are the British Government Aggregate, the English Life Table No. 1, and Demonferrand.

The English Life Table No. 1, and the Montpellier Table, both for Females, bear a close resemblance to each other from the age of 10 inclusive and upwards. The deaths in the Montpellier Table occurred before 1792, and the coincidence may justly be considered as remarkable.

In comparing the Males of these two Tables for the same ages, we find that the English Life Table gives an average duration of about two years more than the Montpellier Table.

The Tables for Males are much closer to each other than the Tables for Females. The greatest difference between the average for Males and any Male Table being (on summation, from 20 to 90 inclusive,) 1·06 years, in which the average is *plus*, and for Females, 1·81 years, in which the average is *minus*.

The extreme difference between Males and Females, for the given ages, is 3·91 years, being the difference between Deparcieux's Monks and the British Government Females.

As regards the correction which may appear to be required upon the Female Life in the Registrar-General's English Life Table, No. 1, a method is open which is liable to little objection unless the sexes, in emigrating, have left the kingdom,—the Males in much greater numbers than the Females.

It may be stated thus: Let us take the number of the population as at 7th June, 1841, for England and Wales, the Islands in the British Seas, the Army and Navy. Let us supply the number of Females that should have existed, if the Female Births had been equal in number to the Male Births. This may easily be done by taking the proportions of the Males and Females born in 1839, 1840, 1841, and 1842, from the Registrar-General's Sixth Report (page 13). Let us then assume that the Mean Duration of Males is proportional to the number of Males alive by the Census return of 7th June, 1841, and that the Mean

Duration of Females is derivable, proportionally, from the number of Females alive according to the same Return. The number of Males and Females respectively alive at 7th June, 1841, is :— Males, 8,023,457 ; Females, 8,203,986. The Births of Males in 1839, 1840, 1841 and 1842 were 1,037,441. The Births of Females were, 987,333, and the excess of Male Births was thus 50,108. Then proportionally— $1,037,441 : 50,108 :: 8,023,457 : 387,540$ ;—and adding the last proportional to the number of Females alive at 7th June, 1841, 8,203,986, we have 8,591,526 as the number of Females that would have been alive at 7th June, 1841, had the Female Births been equal to the Male Births. Correctly, the number should be greater, because the assumption is that the numbers of Males and Females are increased proportionally to the numbers born, say  $x$  Males, and  $y$  Females, which leave on 7th June, 1841, of Males, 8,023,457, and of Females, 8,591,526, and that the decrease of the Females is at the same rate with that of the Males, while the fact is, that the decrease is slower. But on the above data we arrive at the conclusion that the mean life of Females in England, instead of being, for all ages, 22.219 according to the English Life Table No. 1, is at least 23.095. Thus—the Males, 8,023,457, are to the Mean Life for all ages of Males by the English Life Tables, No. 1, 21.568, as 8,591,526 is to 23.095. The true difference in favour of Females, of the Mean Duration of Male and Female Life, by the English Life Table, No 1, on the foregoing footing, is therefore 1.53 years.

By the British Government Aggregate Tables the Mean Duration of Males for all ages is 22.34 years, and of Females 23.75 years, and the difference in favor of Females is 1.41 years. The English Life Table, No. 1, thus makes the difference between the Mean Duration of Male and Female Life greater by .12 of a year than the British Government Aggregate Tables.

If we limit the comparison to the Average Mean Duration by the English Life Table up to age 95, then the Mean Life for all ages of Males up to 95 is 23.211, and by the above process we obtain for Mean Duration of Females up to same age, 24.854, making a difference in favour of Females of 1.64, which is greater by .23 of a year than that by the British Government Aggregate Tables.

The objection to the above results that arises from the fact that more Males emigrate than Females, is counteracted by the effect of the assumption of the equal decrease of Females as compared to Males. The extent to which it is counteracted, whether fully or partially, cannot be precisely ascertained from want of data. According to the Returns of the Emigration Board Commissioners, referred to in Enumeration Abstract, 1841, page 11, the number of Emigrants from the Ports of England and Wales during 7 years from 1825 to 1831, was 103,218 ; and during 10 years from 1832 to 1841, the number was 429,775,

making a total of 532,993 in 17 years. Calculating from the proportion for the 7 years to 1831, we have 117,963 as the number of emigrants for the 8 years to 1825, and 650,956 as the total number of emigrants for 25 years to 1841.

Supposing, then, three-fourths of the emigrants were Males, then the Female emigrants during that period would be 162,739, and the Males, 488,217. Referring now to the Returns of the Census of 7th June, 1841, for England and Wales, we find that the number of years that have been lived over by the Population of Males—Census Return 1841, Age Abstract, page 47—is about 225,000,000, and that, had the Male Population consisted exclusively of Persons of 25 years of age, the number of years lived over by them would have been nearly the same with the above. Referring then to the English Life Table No. 1—5th Annual Report of the Registrar General, page 17—we find on the footing of an equal number of Males and Females born, that at the end of 25 years there would be 32,976 Females alive, and only 31,958 Males, the excess of Females being thus 1,018. Applying these proportions to the number of Females brought out as alive at 7th June, 1841, on the supposition of equal births, we find that the proportion of Females alive at 7th June, 1841, should have been increased by 273,680.

We have found on assumption, that the excess of Male Emigrants during the 25 years to 1841 was 325,478, which does not differ much from the above; and therefore it may be held generally that, even on the assumption that 3 Males emigrate for every Female, the results derived from the Male population as applied to the Mean duration of Females, are correct.

With reference to the mode in which the following Tables have been calculated it has already been remarked that the system adopted was that of MILNE, and using logarithms for the arithmetical processes.

The first step was to write the logarithms of the probabilities of surviving one year at each age on slips ruled equally, and leaving one line blank between each logarithm. Other slips were then prepared, having each alternate space cut out, and upon the spaces left were written the addition of the above logarithms and the logarithm of the value of One Pound to be received one year hence at 6 per cent. per annum. The one slip was then fitted upon the other, and the addition of the two for difference of age 0 read off and tabulated by an amanuensis in a volume prepared for the purpose. The common difference between 6 per cent. and 5 per cent. was then added to the results, and a second column formed in the volume—a third column was formed by adding to the numbers in the second column the common difference between 5 and 4 per cent.—and a fourth column similarly formed exhibited the logarithms of the probability of living one year at each age added to the logarithms of one pound to be received one year hence at 3 per cent.

This last column was checked by a new set of slips bringing out the proper logarithms independently. The same method was pursued in a duplicate volume—and the probabilities for 3 per cent. were similarly checked. Finally, the two volumes were compared as regards the 3 per cent. column. The same mode was adopted for the differences 1, 2, 3, &c., to the end of the Tables. The Tables were then wrought out by the author and another experienced calculator—and the results verified at each stage of 5 values.

The accuracy with which this was accomplished, being sometimes a difference of only 1 in 800 values, leaves little ground for the supposition of any error.

The Tables were copied from one duplicate, and the printed proof was compared with the other duplicate.

Finally, the full printed Tables were re-compared with a duplicate, and any small errors that were found were rectified.

The Tables, in being printed, were occasionally put up with a single error in 8 pages, and this with the subsequent careful correction, gives reason to believe that no errors of any consequence have slipped into the print.

It only remains to give the Formulae, that will be found useful in solving practical questions by means of the Tables, and a few examples of the way in which these Formulae are applied.

The Value of an Annuity on a Single or Two Joint Lives is found directly from the Tables.

The next question that naturally arises is the value of an Annuity on the longest of Two Lives A and B.

This is evidently the value of an Annuity on each of the lives A and B, less the value of an Annuity on their Joint Lives. We reckon £1 per annum receivable by A, and £1 per annum receivable by B, and we deduct £1 per annum so long as they both continue in life.

We have thus, as the Value of such an Annuity,  
 $A + B - AB$ .

For the longest of three lives we take the Value of an Annuity on each of the Single Lives, A, B, and C, and deduct the value of Annuities during the time that A, B, and C are jointly in life—that is, A B, A C, and B C. As the Annuity is payable also during the time that all three are jointly in life, a period comprehended in the periods of joint existence of A B, A C, or B C, which have been deducted, we add the value of the Annuity for the three lives A B C.

The Value of an Annuity on the longest of Three Lives is thus :—

$$A + B + C - AB - AC - BC + ABC.$$

For the longest of Four Lives, we take, similarly, the Value of an Annuity on each of the Single Lives, A, B, C and D, and deduct the Value of Annuities during the time that A, B, C and D are jointly in life—that is, A B, A C, A D, B C, B D, C D. As the

Annuity is payable during the period that any three of the four are in life, a period comprehended in the periods of joint existence of A B, A C, A D, B C, B D, and C D, we add the Value of Annuities payable while any three are jointly in life, viz., A B C, A C D, B C D, A B D. Again, the period of joint existence of all the four being comprehended in the periods of triple existence above given, and also in the periods of single existence already taken, we deduct the Annuity for such joint quadruple existence A B C D.

The Value of an Annuity on the longest of Four Lives is thus :—

$$A+B+C+D-A\ B-A\ C-A\ D-B\ C-B\ D-C\ D+A\ B\ C \\ +A\ C\ D+B\ C\ D+A\ B\ D-A\ B\ C\ D.$$

It is unnecessary to pursue this subject further, in the way of practical use, and the general formula may, if required, be referred to in Mr MILNE's Treatise on Annuities, &c., p. 126.

Following the natural order of the Formulae, we take the case of an Annuity payable to one person, A, after the decease of another person, B. This is evidently the value of an Annuity on the life of A less the value of an Annuity on the joint lives A B, or A—A B.

We take the value of an Annuity on the life of A, but as it is suspended so long as B continues in life along with A, we deduct A B, the value of an Annuity on the joint lives.

Similarly in the case of an Annuity payable during the joint lives of A and B, after the decease of C—we take the value of an Annuity on the joint lives A B, and deduct the value of an Annuity on the joint continuance of the lives A, B and C ; which is A B—A B C.

Again, the value of an Annuity payable on the life of C, after the termination of the joint existence of A and B, is the value of an Annuity on the life of C less the value of an Annuity payable during the joint existence of A, B and C ; which is C—A B C.

The value of an Annuity payable on the life of A, after the decease of the survivor of B and C, is evidently the value of an Annuity on the life of A less the value of an Annuity on the longest of the two lives, B and C, combined with it. For if we had a single life exactly equal to the longest of the two lives in question, B and C, say D, we would be conducted to the same result as in the case of an Annuity payable to A after the death of D, which is A—A D. But D is equal to B+C—B C. Therefore the value of the Annuity sought is

$$A-(A\ B+A\ C-A\ B\ C) \\ =A-A\ B-A\ C+A\ B\ C.$$

Take, then, the case of an Annuity payable during the life of the survivor of B and C, after the decease of A. If we had a life equal to that of the survivor of B and C—say D, then, on the preceding reasoning, the Annuity sought would be D—A D. D, however,

is equal to  $B + C - BC$ ; and, substituting this last in the preceding expression, we have as the value of the Annuity sought,

$$B + C - BC - AB - AC + ABC.$$

For a strictly algebraical demonstration of the above, see Mr MILNE's Treatise, p. 131.

In the case of four lives, A, B, C and D, the value of an Annuity, payable on the life of D after the decease of the longest liver of A, B and C, may be similarly shewn.

For, suppose the longest liver of A and B to be equal to E, then we have as the value of the Annuity required,—

$$\begin{aligned} D - (DE + DC - DEC) = \\ D - DE - DC + DEC. \end{aligned}$$

But E is equal to

$$A + B - AB.$$

And substituting this in the room of E in the above, we have, as the value of the Annuity required,

$$\begin{aligned} D - AD - DB + DA B - DC + DC A + DC B - DC A B - \text{or} \\ D - AD - BD - CD + AB D + ACD + BCD - ABCD. \end{aligned}$$

The above, it is thought, may suffice for illustration of the uses of the Tables as regards Annuities. The standard Works of MILNE, BAILY, DAVID JONES, and others, will furnish many other applications of the Tables to practical purposes, and are, therefore, referred to for further examples.

It may be proper now to shew the use of the Tables as regards Life Assurance.

Mr MILNE has given at p. 167 of his Treatise, the mode of deriving the value of a sum assured from the value of an Annuity.

As it may be satisfactory to present the deduction of the one from the other in a brief form, we shall accordingly give it.

The value of a perpetual Annuity of £1 per Annum, or what is called the perpetuity of an Annuity of £1 per Annum, is represented by  $\frac{1}{r}$ ; r being the interest of £1 for 1 year.

The present value of the reversion of such Annuity, after the extinction of any life, is evidently  $\frac{1}{r} - A$ ; where A is the value of an Annuity on any life.

A party entitled to the reversion of such an Annuity would, on the expiry of six months (on the average) from the death of the Annuitant, receive £1, and enter upon the possession of a perpetual Annuity of £1 per annum, the equivalent of which is  $\frac{1}{r}$ . This is the same thing as receiving  $1 + \frac{1}{r}$  pounds upon the expiry of six months from the death of the Annuitant, and is, in fact, an assurance of that sum upon the life of the Annuitant, payable six months after his death. The present value of such an assurance is, as we have seen,  $\frac{1}{r} - A$ .

In order to find the value of £1 payable on the death of any person, which we shall call p, we have therefore only to proceed according to the rules of proportion, thus:—

$$\begin{aligned} \frac{1-A}{r} : 1+\frac{1}{r} &:: p : 1; \text{ or} \\ \frac{1-Ar}{r} : \frac{1+r}{r} &:: p : 1; \text{ or} \\ 1-Ar : 1+r &:: p : 1; \text{ hence} \\ p = \frac{1-Ar}{1+r}, \text{ say } \frac{1}{1+r} &= v; \end{aligned}$$

Then we have  $p = v - v A r = v (1 - Ar) = v (1 + A - A r - A)$   
 $= v [1 + A - (1 + r) A] = \frac{1+A}{1+r} - A = v (1 + A) - A = v + v A - A$   
 $= 1 + v + v A - A - 1 = 1 - (1 - v) - (1 - v) A = 1 - (1 + A)(1 - v)$   
 $= 1 - (1 - v)(1 + A).$

The last is the most convenient Formula, and we will therefore make use of it in the illustration.

The present value of £1, payable upon the death of any person is therefore  $1 - (1 - v)(1 + A).$

The present value of £1, payable upon the termination of the joint existence of two lives, A and B, is similarly  $1 - (1 - v)(1 + A B).$

The same mode of substitution holds for every case of joint existence, whatever be the number of lives, as proved by Mr MILNE, p. 167 of his Treatise.

Let us now take the case of the present value of an assurance on the longest of two lives, A and B; this becomes  $1 - (1 - v)(1 + A + B - A B).$

Again—in the case of an assurance on the longest of three lives, we have as the present value,  $1 - (1 - v)(1 + A + B + C - A B - A C - B C + A B C).$  In the same manner we may have the present value of an assurance on any lives, or the longest of them, or the survivors out of so many, by substituting, in the general expression, as given by Mr MILNE,  $v - (1 - v) \frac{m}{A B C}$ ; or, as deduced above,  $1 - (1 - v)(1 + \frac{m}{A B C} \&c.),$  the value of an Annuity for the proper contingency.

It appears unnecessary to pursue this subject farther, and we shall therefore refer to the works before-mentioned, and to the Formulae appended to the Preface, for other cases.

It may be as well, however, to give one or two examples, in figures:—

Required the value of an Annuity of £1 per Annum on a Male Life, aged 40, at 3 per cent. interest.

We find this, at p. 1 of the Tables, to be 16·560, or £16, 11s. 2d.

Required the value of an Annuity of £1 per Annum on the joint lives of a Male, aged 40, and a Female, aged 35, at 4 per cent. interest.

This is found under Male (Elder) and Female Life, p. 253, and is 12·454, or £12, 9s. 1d.

Required the value of an Annuity of £1 per Annum on the longest of two lives, viz., a Male, aged 40, and a Female, aged 35, at 4 per cent. interest.

This is  $A + B - A B.$

The value of an Annuity of £1 per Annum on the life of the Male is found at page 185, viz., ... ... 14·629  
 The value of such Annuity for the Female is found at page 229, under Male (Elder) and Female Life, viz., 16·410

31 039

The value of an Annuity on the Joint Lives is as above, 12·454

Remains value of Annuity of £1 per Annum on life of longest liver, ... ... ... ... ... ... 18·585  
 or £18, 11s. 8d.

Required the value of an Annuity of £1 per Annum on the longest of three lives, viz., a Female aged 10, a Female aged 35, and a Male aged 40, at 6 per cent. interest.

This is as before—

$$\begin{matrix} f & f & m & f & f & f & m & f & m & f & f & m \\ A + B \text{ and } C. - A B - A C. - B C + A B C. \end{matrix}$$

Then at the undernoted pages we find the following values:—

Page.	Annuity on Life of	Value.
553.	A ..... f	+ 14·339
597.	B ..... f	+ 12·781
597.	C ..... m	+ 11·730
621.	A B ..... f f	- 11·698
605.	A C ..... f m	- 10·862
694.	B C ..... f m	- 10·241

Then according to Mr MILNE's rule, p. 300 of his Treatise, in order to find the value of an Annuity,  $\frac{f}{A B C}$ , we take

Annuity on joint lives,  $B C$ , .... 10·241  
 = E, and the next value for a Female Single Life, D, is... 10·208  
 or 54.

$\Delta$  D is, therefore, by page 694,.....

9·596
48·446
32·801

Value of Annuity on life of longest liver, 15·645

The true value of the Annuity on the life of A B C is 9·532, and the true value of the Annuity on the life of the longest liver is therefore 15·681, making a difference of £0, 1s. 3d.

At 4 per cent. we would find, similarly,—

$$\begin{array}{lll} P. 229. \quad A = 19·456 & P. 326. \quad A B = -14·737 & B C = 12·454 \\ 229. \quad B = 16·410 & 237. \quad A C = -13·360 = E & \\ 185. \quad C = 14·629 & 253. \quad B C = -12·154 \text{ Therefore } D = 12·264 \\ \hline & \hline & \hline \\ & + 50·495 & - 40·551 \quad A D = 11·480 \end{array}$$

Grouping these together, we have—

$$\begin{array}{r} + 50\cdot495 \\ + 11\cdot430 \\ \hline 61\cdot925 \\ - 40\cdot551 \\ \hline \end{array}$$

Value of Annuity on life  
of longest liver, 21·374 or £21 7s. 6d.

NOTE.—The true value of A B C is.....11·528  
The value, as given above, was...11·430

$$\begin{array}{r} + .098 \\ \hline \text{Value as above}..... 21\cdot374 \end{array}$$

$$\begin{array}{r} \text{True value of Annuity}..... 21\cdot472 \text{ or } \underline{\underline{\text{£21 9s. 5d.}}} \\ \hline \end{array}$$

$$\begin{array}{r} \text{Difference}..... \underline{\underline{\text{£0, 1s. 11d.}}} \\ \hline \end{array}$$

The difference caused by approximating, in place of calculating the value of the Annuity on the three lives, is therefore very trifling, and not worth considering.

As the values of Assurances on Lives are deduced from Annuities, introducing unity and the value of £1 payable one year hence, (v) according to the Formulae given, it appears unnecessary to give any numerical examples of the modes of finding these.

In reference to Tables I and V of Appendix, Pages 756 and 762, being Observations 15 and 8 of Mr FINLAISON's Report, and forming the basis upon which the Tables have been calculated, it may be remarked that a few trifling differences will be found on comparing these with the actual Tables given in Mr FINLAISON's Report of March, 1829. The cause of these differences is the few unimportant corrections that were required to be made on the Tables of Mr FINLAISON's Report, arising from minute errors discovered by forming the Tables in Observations 15 and 8 of new from the separate Observations of each Tontine given previously in the Report, and by checking each separate Observation independently from the materials furnished by Mr FINLAISON. The very small errors existing in the Observations 15 and 8 were thus rectified, and the Radix Tables formed from the Observations were rendered accurate,—a matter indispensable in Tables forming the basis of extensive calculations.

There has been selected, as the most useful, from their frequent application in the business of Life Annuities, Assurances, and Reversions, the following

# F O R M U L A E

## IN ANNUITIES

Case	Value of an Annuity upon		is
1	A Single Life, . . . .		A.
2	Two Joint Lives, . . . .		A B.
3	The longest of Two Lives,		A + B - A B.
4	Three Joint Lives, . . . .		A B C.
5 {	The longest of Three } Lives, . . . . }		A + B + C - A B - A C - B C + A B C.
6	Four Joint Lives, . . . .		A B C D.
7 {	The longest of Four } Lives, . . . . }		A + B + C + D - AB - AC - AD - BC - BD - CD + A B C + A C D + B C D + A B D - A B C D.

Case	Value of an Annuity upon the Life of	After the Extinction of the Life of	is
8	A.	B.	A - A B.
9	A.	Joint Lives of B and C.	A - A B C.
10	A.	Longest Life of B and C.	A - A B - A C + A B C.
11	A.	Joint Lives of B, C and D.	A - A B C D.
12	A.	Longest Life of B, C and D.	A - A B - A C - A D + A B C + A C D + A B D - A B C D.
13	Joint Lives of B and C.	A.	B C - A B C.
14	Longest Life of B and C.	A.	B + C - B C - A B - A C + A B C.
15	Joint Lives of B, C and D.	A.	B C D - A B C B.
16	Longest Life of B, C and D.	A.	B + C + D - B C - B D - DC + B C D - AB - AC - AD + A B C + A B D + A D C - A B C D.
17	Longest Life of A and B,	The Life of either	A + B - 2 A B.

## I N A S S U R A N C E S.

Case	Value of an Assurance of £1 payable six months after the death of		is
1	A.		1 - (1 - v)(1 + A.)
2	A or B		1 - (1 - v)(1 + A B.)
3	Longest Liver of A and B,		1 - (1 - v)(1 + A + B - A B.)
4	A or B or C.		1 - (1 - v)(1 + A B C.)
5	Longest Liver of A, B and C {		1 - (1 - v)(1 + A + B + C - A B - A C - B C + A B C.)

**F O R M U L A E**  
IN ASSURANCES, *Continued.*

Case	Value of an Assurance of £1, payable six months after the death of	is
6	A, provided that A be survived by B.	$\frac{1}{2} \left[ 1 - (1-v)(1+AB) + \frac{A_1 B}{1a_1} - \frac{AB_1}{1b_1} \right]^*$
7	A, provided that B shall have died previously	$1 - (1-v)(1+A) - \frac{1}{2} \left[ 1 - (1-v)(1+AB) + \frac{A_1 B}{1a_1} - \frac{AB_1}{1b_1} \right]$

Annual Premium, payable in advance, for Annuity of £1 per Annum.

Case	Upon the Life of	After the Extinction of the Life of	is
1	A	B.	$\frac{A-A B.}{1+A B.}$
2	A	Joint Lives of B and C.	$\frac{A-A B C.}{1+A B C.}$
3	A	Longest Life of B and C.	$\frac{A-A B-A C+A B C.}{1+A B+A C-A B C.}$
4	A	Joint Lives of B, C and D.	$\frac{A-A B C D.}{1+A B C D.}$
5	A	Longest Life of B, C and D.	$\frac{A-A B-A C-A D+A B C.}{1+A B+A C+A D-A B C D.}$
6	Joint Lives of B and C.	A.	$\frac{1+A B C.}{B+C-BC-AB-AC+ABC}$
7	Longest Life of B and C.	A.	$\frac{1+AB+AC-ABC.}{BCD-ABCD}$
8	Joint Lives of B, C and D.	A	$\frac{1+ABCD.}{B+C+D-B C-B D-D C}$
9	Longest Life of B, C & D.	A.	$\frac{1+BC+A BD+A DC-A B C D.}{+BCD-A B-A C-A D+B C+ABD+A DC-A B C D.}$
10	Longest Life of A and B.	Either.	$\frac{1+AB+AC+A D-ABC-ABD-ACD+ABCD.}{A+B-2AB}$
			$\frac{1+A B.}{1+A B.}$

\*  $A_1 B$  is the value of an Annuity on the Joint Lives of B, and a life one year  
year younger than A. Similarly,  $A B_1$  is the value of an Annuity on the life of  
A, and a life one year younger than B.

$v$  is the probability of a life one year younger than A surviving one year.  
Similarly  $v b_1$  is the probability of a life one year younger than B surviving one  
year.

FORMULÆ *Continued.*

Annual Premium, payable in advance,  
FOR ASSURANCE

Case	Of £1, payable six months after the death of	is
1	A.	$\frac{1}{1+A} - (1-v)$
2	A or B.	$\frac{1}{1+AB} - (1-v)$ .
3	Longest Liver of A and B.	$\frac{1}{1+A+B-AB} - (1-v)$ .
4	A, or B, or C.	$\frac{1}{1+ABC} - (1-v)$ .
5	Longest Liver of A, B and C.	$\frac{1}{1+A+B+C-AB-AC-BC+ABC} - (1-v)$
6	A, provided that A be sur- vived by B.	$\frac{1}{1+AB} \left[ 1 + \frac{A_1B}{1+a_1} - \frac{AB_1}{1+b_1} - (1-v) \right]^*$
7	A, provided that B shall have died previously.	$\frac{1-(1-v)(1+A)}{1+AB} - \frac{1}{1+AB} \left[ 1 + \frac{A_1B}{1+a_1} - \frac{AB_1}{1+b_1} - (1-v) \right]^*$

For further Formulæ, the Works before mentioned may be consulted with advantage.

The following Numbers and their Logarithms occur frequently in Annuity and Life Assurance calculations :—

Present Value of £1 to be received one  
year hence, or v, is

at 3 per cent.....	·9708739
4 per cent.....	·9615384
5 per cent.....	·9523810
6 per cent.....	·9433960

£1, less present Value of £1 to be re-  
ceived one year hence, or 1-v, is

at 3 per cent.....	·0291261
4 per cent.....	·0384616
5 per cent.....	·0476190
6 per cent.....	·0566040

Log. of v

at 3 per cent.....	·99871628
4 per cent.....	·99829667
5 per cent.....	·99788107
6 per cent.....	·99746941

\* Premiums payable in both cases only till it is determined whether there will be a claim.

F O R M U L A E *Continued.*

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Log. of 1-v,	at 3 per cent... 8·4642823 4 per cent... 8·5850274 5 per cent... 8·6777803 6 per cent... 8·7528471
Complement of Logarithm of v,	at 3 per cent... 0·0128372 4 per cent... 0·0170333 5 per cent... 0·0211893 6 per cent... 0·0253059
Complement of Logarithm of 1-v,	at 3 per cent... 1·5357177 4 per cent... 1·4149726 5 per cent... 1·3222197 6 per cent... 1·2471529

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# GOVERNMENT ANNUITY TABLES.

## MALE LIFE.

**Value of Annuity of One Pound per Annum on a Single Life.**

**RATE OF INTEREST 3 PER CENT. PER ANNUM.**

Age.	Value.	Age.	Value.	Age.	Value.	Age.	Value.
1	22.633	25	19.575	49	13.712	72	6.251
2	23.105	26	19.429			73	6.000
3	23.156	27	19.312	50	13.369	74	5.769
4	22.987	28	19.184	51	13.028		
		29	19.030	52	12.695	75	5.470
5	22.830			53	12.387	76	5.144
6	22.677	30	18.838	54	12.080	77	4.847
7	22.541	31	18.647			78	4.554
8	22.388	32	18.471	55	11.744	79	4.251
9	22.206	33	18.268	56	11.398		
		34	18.046	57	11.060	80	3.999
10	22.062			58	10.702	81	3.805
11	21.890	35	17.775	59	10.335	82	3.656
12	21.656	36	17.501			83	3.459
13	21.416	37	17.258	60	9.978	84	3.126
14	21.192	38	17.029	61	9.649		
		39	16.786	62	9.327	85	2.800
15	20.981			63	8.981	86	2.658
16	20.706	40	16.560	64	8.674	87	2.573
17	20.469	41	16.325			88	2.400
18	20.310	42	16.049	65	8.318	89	2.122
19	20.169	43	15.772	66	7.946	90	1.928
		44	15.483	67	7.619	91	1.862
20	20.020			68	7.276	92	2.043
21	19.908	45	15.182	69	6.995	93	1.457
22	19.828	46	14.836			94	1.802
23	19.752	47	14.467	70	6.766		
24	19.687	48	14.088	71	6.536	95	.485

## GOVERNMENT ANNUITY TABLES.

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—ONE YEAR.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
1	18.178	25	16.482	49	12.214	72	5.819
2	18.592	26	16.396			73	5.593
3	18.673	27	16.332	50	11.936	74	5.386
4	18.572	28	16.258	51	11.659		
		29	16.166	52	11.386	75	5.115
5	18.482			53	11.136	76	4.817
6	18.396	30	16.037	54	10.882	77	4.545
7	18.324	31	15.911			78	4.276
8	18.234	32	15.797	55	10.604	79	3.997
9	18.125	33	15.659	56	10.313		
		34	15.508	57	10.028	80	3.764
10	18.042			58	9.724	81	3.586
11	17.935	35	15.309	59	9.410	82	3.450
12	17.779	36	15.111			83	3.269
13	17.619	37	14.936	60	9.103	84	2.958
14	17.468	38	14.773	61	8.819		
		39	14.596	62	8.541	85	2.652
15	17.326			63	8.240	86	2.521
16	17.131	40	14.432	64	7.973	87	2.442
17	16.968	41	14.265			88	2.281
18	16.867	42	14.057	65	7.659	89	2.020
19	16.783	43	13.848	66	7.328	90	1.837
		44	13.628	67	7.038	91	1.776
20	16.691			68	6.732	92	1.954
21	16.628	45	13.396	69	6.482	93	1.398
22	16.596	46	13.122			94	.772
23	16.564	47	12.827	70	6.279		
24	16.542	48	12.519	71	6.075	95	.469

AGE OF YOUNGER—TWO YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
2	19.018	7	18.746	12	18.194	17	17.36
3	19.099	8	18.658	13	18.029	18	17.26
4	19.001	9	18.543	14	17.878	19	17.17
5	18.908	10	18.463	15	17.734	20	17.08
6	18.820	11	18.356	16	17.535	21	17.0%

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—TWO YEARS, *Continued.*

Age of Older.	Value.						
22	16.988	40	14.788	59	9.649	77	4.661
23	16.960	41	14.612			78	4.385
24	16.938	42	14.404	60	9.335	79	4.098
		43	14.189	61	9.045		
25	16.875	44	13.964	62	8.760	80	3.859
26	16.786			63	8.451	81	3.676
27	16.723	45	13.727	64	8.177	82	3.537
28	16.650	46	13.448			83	3.351
29	16.553	47	13.145	65	7.855	84	3.031
		48	12.832	66	7.517		
30	16.425	49	12.518	67	7.219	85	2.718
31	16.294			68	6.905	86	2.583
32	16.179	50	12.235	69	6.648	87	2.503
33	16.039	51	11.951			88	2.337
34	15.881	52	11.672	70	6.441	89	2.069
		53	11.415	71	6.231		
		54	11.158	72	5.969	90	1.881
35	15.683			73	5.737	91	1.820
36	15.476	55	10.871	74	5.524	92	2.001
37	15.300	56	10.575			93	1.430
38	15.133	57	10.283	75	5.246	94	.789
39	14.954	58	9.970	76	4.940	95	.478

## AGE OF YOUNGER—THREE YEARS.

Age of Older.	Value.						
3	19.183	13	18.117	23	17.048	33	16.131
4	19.082	14	17.964	24	17.030	34	15.974
5	18.994	15	17.822	25	16.968	35	15.772
6	18.905	16	17.623	26	16.877	36	15.569
7	18.831	17	17.455	27	16.813	37	15.388
8	18.743	18	17.352	28	16.741	38	15.224
9	18.631	19	17.267	29	16.646	39	15.044
10	18.547	20	17.173	30	16.515	40	14.879
11	18.445	21	17.113	31	16.388	41	14.704
12	18.284	22	17.079	32	16.270	42	14.490

## GOVERNMENT ANNUITY TABLES.

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives,

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—THREE YEARS, <i>Continued.</i>							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
43	14.279	56	10.649	70	6.492	84	3.057
44	14.052	57	10.358	71	6.282		
		58	10.043	72	6.017	85	2.740
45	13.814	59	9.719	73	5.783	86	2.605
46	13.534			74	5.570	87	2.524
47	13.231	60	9.404			88	2.357
48	12.915	61	9.113	75	5.289	89	2.086
49	12.602	62	8.826	76	4.981		
		63	8.515	77	4.699	90	1.897
50	12.316	64	8.240	78	4.422	91	1.835
51	12.032			79	4.133	92	2.019
52	11.752	65	7.916			93	1.443
53	11.494	66	7.575	80	3.892	94	.796
54	11.235	67	7.276	81	3.707		
		68	6.960	82	3.567	95	
55	10.949	69	6.702	83	3.379		

AGE OF YOUNGER—FOUR YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
4	18.985	19	17.190	34	15.914	49	12.564
5	18.895	20	17.098	35	15.714	50	12.282
6	18.811	21	17.037	36	15.510	51	11.997
7	18.737	22	17.006	37	15.335	52	11.720
8	18.650	23	16.977	38	15.167	53	11.464
9	18.539	24	16.957	39	14.992	54	11.206
10	18.459	25	16.899	40	14.827	55	10.921
11	18.353	26	16.809	41	14.655	56	10.624
12	18.199	27	16.744	42	14.444	57	10.32
13	18.034	28	16.672	43	14.229	58	10.01
14	17.881	29	16.579	44	14.008	59	9.69
15	17.739	30	16.451	45	13.770	60	9.38
16	17.543	31	16.323	46	13.491	61	9.07
17	17.376	32	16.210	47	13.190	62	8.80
18	17.275	33	16.069	48	12.877	63	8.49

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—FOUR YEARS, <i>Continued.</i>							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
64	8.225	72	6.009	80	3.887	89	2.084
		73	5.776	81	3.703		
65	7.902	74	5.562	82	3.563	90	1.895
66	7.562			83	3.375	91	1.833
67	7.264			84	3.053	92	2.016
68	6.949	75	5.282			93	1.441
69	6.692	76	4.975	85	2.737	94	.795
		77	4.693	86	2.602		
70	6.483	78	4.416	87	2.520		
71	6.272	79	4.127	88	2.354	95	.482

AGE OF YOUNGER—FIVE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
5	18.808	28	16.613	50	12.252	73	5.772
6	18.723	29	16.520	51	11.971	74	5.558
7	18.654			52	11.693	75	5.279
8	18.567	30	16.395	53	11.439	76	4.972
9	18.457	31	16.268	54	11.183	77	4.691
10	18.378	32	16.154	55	10.899	78	4.414
11	18.276	33	16.018	56	10.604	79	4.125
12	18.118	34	15.862	57	10.314		
13	17.960	35	15.664	58	10.002	80	3.885
14	17.809	36	15.462	59	9.682	81	3.701
15	17.667	37	15.286	60	9.368	82	3.560
16	17.471	38	15.123			83	3.373
17	17.307	39	14.944	61	9.079	84	3.051
18	17.207	40	14.784	62	8.795		
19	17.123	41	14.612	63	8.487	85	2.736
		42	14.404	64	8.214	86	2.600
20	17.031	43	14.192	65	7.892	87	2.519
21	16.972	44	13.967	66	7.553	88	2.352
22	16.940			67	7.256	89	2.082
23	16.914	45	13.735	68	6.942	90	1.893
24	16.895	46	13.456	69	6.685	91	1.832
25	16.836	47	13.156	70	6.477	92	2.015
26	16.750	48	12.845	71	6.267	93	1.440
27	16.686	49	12.535	72	6.004	94	.795

## GOVERNMENT ANNUITY TABLES.

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—SIX YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
6	18.640	29	16.466	51	11.945	74	5.556
7	18.570			52	11.670		
8	18.488	30	16.340	53	11.416	75	5.277
9	18.378	31	16.217	54	11.162	76	4.970
		32	16.104			77	4.689
10	18.300	33	15.967	55	10.879	78	4.413
11	18.200	34	15.815	56	10.585	79	4.124
12	18.046			57	10.297		
13	17.883	35	15.616	58	9.987	80	3.884
14	17.739	36	15.416	59	9.667	81	3.700
		37	15.242			82	3.560
15	17.599	38	15.078	60	9.355	83	3.372
16	17.404	39	14.904	61	9.067	84	3.051
17	17.239			62	8.784		
18	17.142	40	14.741	63	8.476	85	2.735
19	17.059	41	14.573	64	8.205	86	2.599
		42	14.365			87	2.518
20	16.968	43	14.156	65	7.884	88	2.352
21	16.909	44	13.934	66	7.546	89	2.081
22	16.879			67	7.250		
23	16.852	45	13.698	68	6.936	90	1.893
24	16.836	46	13.425	69	6.680	91	1.831
		47	13.125			92	2.014
25	16.778	48	12.815	70	6.473	93	1.439
26	16.692	49	12.506	71	6.264	94	.794
27	16.631			72	6.001		
28	16.560	50	12.227	73	5.769	95	.482

AGE OF YOUNGER—SEVEN YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
7	18.502	13	17.826	19	17.008	25	16.7
8	18.419	14	17.677			26	16.6
9	18.314			20	16.918	27	16.5
		15	17.544	21	16.860	28	16.5
10	18.236	16	17.350	22	16.830	29	16.4
11	18.137	17	17.187	23	16.805		
12	17.985	18	17.088	24	16.788	30	16.3

## GOVERNMENT ANNUITY TABLES.

7

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—SEVEN YEARS, <i>Continued.</i>							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
31	16.176	48	12.796	65	7.883	81	3.703
32	16.067	49	12.488	66	7.546	82	3.563
33	15.931			67	7.250	83	3.376
34	15.778	50	12.209	68	6.937	84	3.054
		51	11.931	69	6.682		
35	15.583	52	11.655			85	2.738
36	15.382	53	11.403	70	6.475	86	2.602
37	15.209	54	11.149	71	6.266	87	2.521
38	15.048			72	6.004	88	2.354
39	14.872	55	10.869	73	5.772	89	2.083
		56	10.575	74	5.560		
40	14.713	57	10.288				
41	14.543	58	9.980			90	1.894
42	14.339	59	9.661	75	5.281	91	1.832
43	14.130			76	4.974	92	2.015
44	13.910	60	9.349	77	4.693	93	1.440
		61	9.062	78	4.417	94	.795
45	13.677	62	8.780	79	4.128		
46	13.401	63	8.473				
47	13.106	64	8.202	80	3.888	95	.482

AGE OF YOUNGER—EIGHT YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
8	18.337	20	16.855	32	16.015	44	13.875
9	18.232	21	16.798	33	15.883		
		22	16.769	34	15.731	45	13.644
10	18.159	23	16.744			46	13.371
11	18.060	24	16.729	35	15.536	47	13.073
12	17.909			36	15.338	48	12.768
3	17.753	25	16.673	37	15.165	49	12.461
4	17.608	26	16.591	38	15.004		
		27	16.531	39	14.832		
5	17.469	28	16.463			50	12.183
6	17.283	29	16.374	40	14.672	51	11.905
7	17.121			41	14.505	52	11.633
8	17.024	30	16.249	42	14.299	53	11.381
9	16.942	31	16.125	43	14.095	54	11.129

## GOVERNMENT ANNUITY TABLES.

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—EIGHT YEARS, <i>Continued.</i>							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
55	10.848	65	7.876	75	5.282	85	2.740
56	10.558	66	7.540	76	4.975	86	2.604
57	10.271	67	7.245	77	4.695	87	2.522
58	9.965	68	6.933	78	4.418	88	2.355
59	9.648	69	6.678	79	4.130	89	2.085
60	9.337	70	6.472	80	3.890	90	1.895
61	9.051	71	6.265	81	3.705	91	1.833
62	8.770	72	6.003	82	3.565	92	2.015
63	8.465	73	5.772	83	3.378	93	1.441
64	8.194	74	5.560	84	3.056	94	.795
						95	.482
AGE OF YOUNGER—NINE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
9	18.128	31	16.054	53	11.345	75	5.276
10	18.055	32	15.944	54	11.094	76	4.970
11	17.960	33	15.812	55	10.816	77	4.690
12	17.811	34	15.664	56	10.525	78	4.414
13	17.655	35	15.471	57	10.242	79	4.126
14	17.514	36	15.274	58	9.936	80	3.887
15	17.379	37	15.103	59	9.621	81	3.703
16	17.188	38	14.943	60	9.313	82	3.563
17	17.033	39	14.771	61	9.028	83	3.376
18	16.937	40	14.614	62	8.749	84	3.054
19	16.857	41	14.447	63	8.444	85	2.738
20	16.769	42	14.244	64	8.176	86	2.603
21	16.714	43	14.038	65	7.858	87	2.521
22	16.686	44	13.824	66	7.524	88	2.354
23	16.663	45	13.593	67	7.231	89	2.084
24	16.648	46	13.322	68	6.920		1
25	16.594	47	13.028	69	6.666	90	1.88
26	16.511	48	12.720	70	6.461	91	2.01
27	16.454	49	12.418	71	6.255	92	1.45
28	16.387	50	12.141	72	5.995	93	
29	16.299	51	11.865	73	5.764		
30	16.177	52	11.594	74	5.553	95	

## GOVERNMENT ANNUITY TABLES.

9

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—TEN YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
10	17.983	32	15.902	54	11.078	75	5.280
11	17.888	33	15.770			76	4.975
12	17.742	34	15.622	55	10.801	77	4.695
13	17.589			56	10.513	78	4.420
14	17.447	35	15.432	57	10.229	79	4.132
		36	15.236	58	9.926		
15	17.316	37	15.067	59	9.611	80	3.892
16	17.129	38	14.908			81	3.709
17	16.969	39	14.737	60	9.304	82	3.569
18	16.879			61	9.021	83	3.382
19	16.800	40	14.580	62	8.742	84	3.060
		41	14.416	63	8.439		
20	16.713	42	14.213	64	8.172	85	2.743
21	16.658	43	14.009			86	2.608
22	16.631	44	13.792			87	2.527
23	16.608			65	7.855	88	2.359
24	16.596	45	13.567	66	7.521	89	2.088
		46	13.296	67	7.229		
25	16.542	47	13.003	68	6.919	90	1.899
26	16.461	48	12.699	69	6.667	91	1.836
27	16.404	49	12.394			92	2.019
28	16.339			70	6.462	93	1.442
29	16.252	50	12.121	71	6.256	94	.795
		51	11.845	72	5.997		
30	16.131	52	11.575	73	5.768	95	.482
31	16.011	53	11.327	74	5.557		

AGE OF YOUNGER—ELEVEN YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
1	17.795	19	16.722	26	16.390	34	15.562
2	17.650			27	16.335		
3	17.500	20	16.637	28	16.270	35	15.372
4	17.360	21	16.582	29	16.185	36	15.180
		22	16.555			37	15.011
5	17.229	23	16.534	30	16.066	38	14.855
6	17.046	24	16.522	31	15.947	39	14.685
7	16.890			32	15.841		
8	16.795	25	16.471	33	15.709	40	14.529

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT PER ANNUM.

AGE OF YOUNGER—ELEVEN YEARS, <i>Continued.</i>							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
41	14.365	55	10.773	70	6.456	85	2.747
42	14.165	56	10.486	71	6.250	86	2.611
43	13.962	57	10.205	72	5.992	87	2.530
44	13.748	58	9.902	73	5.764	88	2.364
		59	9.590	74	5.555	89	2.092
45	13.520	60	9.284	75	5.279	90	1.902
46	13.255	61	9.002	76	4.974	91	1.840
47	12.963	62	8.725	77	4.695	92	2.023
48	12.660	63	8.424	78	4.420	93	1.445
49	12.359	64	8.157	79	4.133	94	.797
50	12.083	65	7.842	80	3.894	95	.483
51	11.812	66	7.510	81	3.711		
52	11.542	67	7.219	82	3.572		
53	11.296	68	6.910	83	3.385		
54	11.048	69	6.659	84	3.063		

## AGE OF YOUNGER—TWELVE YEARS.

Age of Older.	Value.						
12	17.507	27	16.218	42	14.075	57	10.149
13	17.358	28	16.155	43	13.875	58	9.849
14	17.222	29	16.070	44	13.662	59	9.539
15	17.094	30	15.953	45	13.438	60	9.236
16	16.911	31	15.837	46	13.171	61	8.956
17	16.759	32	15.732	47	12.885	62	8.681
18	16.669	33	15.604	48	12.585	63	8.382
19	16.591	34	15.457	49	12.285	64	8.118
20	16.512	35	15.269	50	12.014	65	7.80
21	16.459	36	15.077	51	11.741	66	7.47
22	16.432	37	14.913	52	11.477	67	7.18
23	16.411	38	14.757	53	11.230	68	6.87
24	16.401	39	14.590	54	10.986	69	6.63
25	16.350	40	14.436	55	10.712	70	6.42
26	16.273	41	14.274	56	10.428	71	6.22

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—TWELVE YEARS, <i>Continued.</i>							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
72	5.968	79	4.121	86	2.607	93	1.444
73	5.742	80	3.884	87	2.526	94	.797
74	5.534	81	3.702	88	2.360		
		82	3.563	89	2.090	95	.483
75	5.260	83	3.377				
76	4.957	84	3.057	90	1.901		
77	4.681			91	1.838		
78	4.407	85	2.741	92	2.021		

AGE OF YOUNGER—THIRTEEN YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
13	17.212	35	15.161	57	10.089	79	4.107
14	17.077	36	14.972	58	9.791		
		37	14.807	59	9.483	80	3.870
15	16.952	38	14.656			81	3.690
16	16.773	39	14.490	60	9.183	82	3.553
17	16.621			61	8.906	83	3.368
18	16.534	40	14.338	62	8.633	84	3.048
19	16.461	41	14.178	63	8.336		
		42	13.981	64	8.074	85	2.734
20	16.377	43	13.782			86	2.600
21	16.330	44	13.572	65	7.764	87	2.520
22	16.305			66	7.436	88	2.355
23	16.283	45	13.349	67	7.149	89	2.085
24	16.273	46	13.087	68	6.844		
		47	12.799	69	6.597	90	1.897
25	16.226	48	12.504			91	1.836
26	16.148	49	12.208	70	6.397	92	2.019
27	16.097			71	6.195	93	1.442
		50	11.938	72	5.941	94	.796
		51	11.669	73	5.716		
		52	11.403	74	5.510	95	.483
		53	11.163				
1	15.721	54	10.917	75	5.238		
2	15.619			76	4.937		
3	15.492	55	10.648	77	4.662		
4	15.349	56	10.365	78	4.391		

## GOVERNMENT ANNUITY TABLES.

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—FOURTEEN YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
14	16.945	35	15.066	56	10.309	77	4.646
		36	14.876	57	10.034	78	4.376
15	16.820	37	14.714	58	9.739	79	4.093
16	16.645	38	14.562	59	9.433		
17	16.497	39	14.401			80	3.858
18	16.409			60	9.134	81	3.679
19	16.338	40	14.250	61	8.860	82	3.543
		41	14.091	62	8.589	83	3.359
20	16.259	42	13.897	63	8.294	84	3.041
21	16.207	43	13.699	64	8.034		
22	16.188	44	13.491			85	2.728
23	16.169			65	7.726	86	2.595
24	16.157	45	13.271	66	7.400	87	2.516
		46	13.009	67	7.115	88	2.351
25	16.110	47	12.726	68	6.812	89	2.082
26	16.037	48	12.429	69	6.566		
27	15.984	49	12.137			90	1.895
28	15.926			70	6.368	91	1.834
29	15.843	50	11.871	71	6.168	92	2.018
		51	11.603	72	5.915	93	1.442
30	15.730	52	11.341	73	5.692	94	.795
31	15.615	53	11.098	74	5.488		
32	15.516	54	10.859			95	.482
33	15.391			75	5.218		
34	15.250	55	10.588	76	4.919		

AGE OF YOUNGER—FIFTEEN YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
15	16.699	24	16.052	32	15.419	41	14.012
16	16.523			33	15.299	42	13.81
17	16.379	25	16.004	34	15.159	43	13.61
18	16.295	26	15.931	35	14.977	44	13.41
19	16.223	27	15.883	36	14.791		
		28	15.823	37	14.628	45	13.21
20	16.146	29	15.745	38	14.479	46	12.91
21	16.099			39	14.316	47	12.61
22	16.075	30	15.631			48	12.31
23	16.061	31	15.520	40	14.170	49	12.01

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—FIFTEEN YEARS, <i>Continued.</i>							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
50	11.808	62	8.548	74	5.467	86	2.590
51	11.544	63	8.255	75	5.198	87	2.512
52	11.282	64	7.997	76	4.901	88	2.348
53	11.043			77	4.630	89	2.080
54	10.801	65	7.691	78	4.362		
		66	7.367	79	4.081	90	1.893
55	10.536	67	7.084			91	1.833
56	10.256	68	6.783	80	3.847	92	2.018
57	9.984	69	6.538	81	3.668	93	1.444
58	9.690			82	3.533	94	.797
59	9.387	70	6.341	83	3.351		
		71	6.142	84	3.034	95	.483
60	9.090	72	5.891				
61	8.817	73	5.670	85	2.722		

AGE OF YOUNGER—SIXTEEN YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
16	16.353	36	14.658	56	10.172	76	4.865
17	16.208	37	14.499	57	9.900	77	4.595
18	16.127	38	14.349	58	9.610	78	4.329
19	16.060	39	14.190	59	9.309	79	4.051
20	15.982	40	14.042	60	9.015	80	3.819
21	15.937	41	13.890	61	8.744	81	3.643
22	15.918	42	13.698	62	8.478	82	3.509
23	15.899	43	13.505	63	8.188	83	3.329
24	15.895	44	13.301	64	7.932	84	3.014
25	15.850	45	13.085	65	7.629	85	2.705
26	15.777	46	12.829	66	7.308	86	2.573
27	15.728	47	12.550	67	7.027	87	2.496
28	15.674	48	12.258	68	6.729	88	2.334
29	15.594	49	11.970	69	6.486	89	2.068
30	15.486	50	11.706	70	6.291	90	1.882
31	15.375	51	11.445	71	6.094	91	1.823
32	15.278	52	11.188	72	5.845	92	2.008
33	15.156	53	10.950	73	5.626	93	1.438
34	15.021	54	10.712	74	5.425	94	.794
35	14.841	55	10.446	75	5.159	95	.482

## GOVERNMENT ANNUITY TABLES.

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—SEVENTEEN YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
17	16.068	37	14.393	57	9.834	77	4.565
18	15.986	38	14.247	58	9.544	78	4.301
19	15.921	39	14.086	59	9.246	79	4.025
20	15.848	40	13.942	60	8.954	80	3.795
21	15.802	41	13.788	61	8.685	81	3.619
22	15.784	42	13.602	62	8.420	82	3.487
23	15.771	43	13.410	63	8.132	83	3.308
24	15.762	44	13.207	64	7.878	84	2.996
25	15.722	45	12.994	65	7.577	85	2.689
26	15.651	46	12.739	66	7.258	86	2.558
27	15.603	47	12.463	67	6.979	87	2.481
28	15.547	48	12.175	68	6.683	88	2.320
29	15.474	49	11.886	69	6.443	89	2.056
30	15.364	50	11.627	70	6.248	90	1.872
31	15.258	51	11.365	71	6.053	91	1.813
32	15.161	52	11.110	72	5.806	92	1.999
33	15.043	53	10.876	73	5.588	93	1.431
34	14.906	54	10.639	74	5.389	94	.791
35	14.731	55	10.376	75	5.125	95	.480
36	14.550	56	10.101	76	4.833		

AGE OF YOUNGER—EIGHTEEN YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
18	15.908	28	15.483	38	14.197	48	12.137
19	15.842	29	15.407	39	14.040	49	11.851
20	15.771	30	15.304	40	13.894	50	11.500
21	15.729	31	15.196	41	13.742	51	11.30
22	15.710	32	15.103	42	13.554	52	11.07
23	15.697	33	14.985	43	13.367	53	10.84
24	15.695	34	14.852	44	13.165	54	10.60
25	15.650	35	14.675	45	12.951	55	10.34
26	15.584	36	14.497	46	12.699	56	10.07
27	15.537	37	14.342	47	12.423	57	9.80

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT PER ANNUM.

AGE OF YOUNGER—EIGHTEEN YEARS, <i>Continued.</i>							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
58	9.516	67	6.958	77	4.552	87	2.475
59	9.217	68	6.663	78	4.289	88	2.314
		69	6.423	79	4.013	89	2.051
60	8.927	70	6.229	80	3.784		
61	8.658	71	6.034	81	3.609	90	1.867
62	8.395	72	5.788	82	3.477	91	1.809
63	8.107	73	5.571	83	3.299	92	1.995
64	7.854	74	5.372	84	2.988	93	1.429
						94	.790
65	7.554	75	5.109	85	2.681		
66	7.236	76	4.818	86	2.551	95	.480

AGE OF YOUNGER—NINETEEN YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
19	15.779	39	14.005	59	9.199	79	4.004
20	15.708	40	13.863	60	8.908	80	3.775
21	15.668	41	13.710	61	8.641	81	3.601
22	15.652	42	13.523	62	8.377	82	3.469
23	15.639	43	13.334	63	8.091	83	3.291
24	15.636	44	13.136	64	7.838	84	2.982
25	15.598	45	12.924	65	7.538	85	2.676
26	15.528	46	12.671	66	7.221	86	2.546
27	15.486	47	12.397	67	6.943	87	2.470
28	15.433	48	12.111	68	6.649	88	2.310
29	15.359	49	11.826	69	6.409	89	2.047
30	15.253	50	11.568	70	6.216	90	1.864
1	15.152	51	11.307	71	6.021	91	1.806
	15.057	52	11.054	72	5.775	92	1.992
	14.943	53	10.819	73	5.558	93	1.428
	14.810	54	10.585	74	5.360	94	.789
	14.637	55	10.324	75	5.097	95	.480
	14.457	56	10.051	76	4.807		
	14.305	57	9.783	77	4.541		
	14.161	58	9.496	78	4.279		

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—TWENTY YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
20	15.639	40	13.823	60	8.886	80	3.764
21	15.599	41	13.675	61	8.619	81	3.589
22	15.585	42	13.487	62	8.357	82	3.458
23	15.575	43	13.299	63	8.071	83	3.281
24	15.573	44	13.100	64	7.818	84	2.972
25	15.534	45	12.891	65	7.519	85	2.667
26	15.471	46	12.640	66	7.202	86	2.538
27	15.425	47	12.366	67	6.925	87	2.462
28	15.376	48	12.081	68	6.631	88	2.302
29	15.304	49	11.797	69	6.392	89	2.040
30	15.200	50	11.539	70	6.199	90	1.857
31	15.096	51	11.282	71	6.005	91	1.799
32	15.009	52	11.026	72	5.759	92	1.985
33	14.892	53	10.794	73	5.542	93	1.423
34	14.763	54	10.559	74	5.345	94	.787
35	14.590	55	10.299	75	5.083	95	.479
36	14.415	56	10.027	76	4.793		
37	14.261	57	9.760	77	4.528		
38	14.120	58	9.473	78	4.266		
39	13.965	59	9.177	79	3.992		

AGE OF YOUNGER—TWENTY-ONE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
21	15.560	31	15.074	41	13.663	51	11.277
22	15.547	32	14.983	42	13.480	52	11.024
23	15.539	33	14.874	43	13.291	53	10.789
24	15.539	34	14.742	44	13.092	54	10.5
25	15.502	35	14.573	45	12.882	55	10.2
26	15.438	36	14.398	46	12.634	56	10.0
27	15.399	37	14.248	47	12.361	57	9.7
28	15.346	38	14.105	48	12.076	58	9.4
29	15.278	39	13.953	49	11.792	59	9.1
30	15.176	40	13.812	50	11.535	60	8.8

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—TWENTY-ONE YEARS, <i>Continued.</i>							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
61	8.616	70	6.195	79	3.987	88	2.299
62	8.353	71	6.001	80	3.759	89	2.037
63	8.067	72	5.755	81	3.585		
64	7.815	73	5.538	82	3.454	90	1.854
		74	5.340	83	3.277	91	1.796
65	7.515			84	2.968	92	1.981
66	7.199	75	5.078			93	1.421
67	6.922	76	4.788	85	2.663	94	.786
68	6.628	77	4.523	86	2.534		
69	6.388	78	4.262	87	2.458	95	.478

AGE OF YOUNGER—TWENTY-TWO YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
22	15.535	42	13.493	62	8.366	82	3.456
23	15.528	43	13.309	63	8.079	83	3.279
24	15.530	44	13.109	64	7.827	84	2.970
25	15.495	45	12.898	65	7.526	85	2.665
26	15.433	46	12.649	66	7.209	86	2.535
27	15.393	47	12.378	67	6.932	87	2.459
28	15.347	48	12.094	68	6.637	88	2.299
29	15.275	49	11.809	69	6.397	89	2.038
30	15.177	50	11.552	70	6.204	90	1.855
31	15.077	51	11.294	71	6.009	91	1.796
32	14.988	52	11.040	72	5.763	92	1.981
33	14.875	53	10.808	73	5.545	93	1.420
34	14.751	54	10.572	74	5.347	94	.785
	14.579	55	10.312	75	5.084	95	.478
6	14.407	56	10.039	76	4.794		
7	14.257	57	9.773	77	4.528		
8	14.118	58	9.485	78	4.266		
	13.964	59	9.188	79	3.991		
v	13.826	60	8.897	80	3.762		
1	13.677	61	8.630	81	3.588		

## GOVERNMENT ANNUITY TABLES.

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—TWENTY-THREE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
23	15.522	41	13.698	60	8.917	79	3.998
24	15.525	42	13.514	61	8.649	80	3.769
		43	13.328	62	8.385	81	3.594
25	15.492	44	13.133	63	8.097	82	3.462
26	15.432			64	7.844		
27	15.394	45	12.922			83	3.283
28	15.348	46	12.671	65	7.543	84	2.974
29	15.282	47	12.400	66	7.225		
		48	12.117	67	6.947	85	2.668
30	15.180	49	11.834	68	6.651	86	2.538
31	15.084			69	6.410		
32	14.997	50	11.575			87	2.462
33	14.887	51	11.317	70	6.216	88	2.302
34	14.759	52	11.063	71	6.021	89	2.039
		53	10.830	72	5.774		
35	14.594	54	10.596	73	5.556	90	1.856
36	14.419			74	5.357	91	1.798
37	14.272	55	10.334			92	1.983
38	14.134	56	10.062	75	5.094	93	1.421
39	13.983	57	9.794	76	4.802	94	.785
		58	9.507	77	4.536		
40	13.843	59	9.208	78	4.273	95	.477

AGE OF YOUNGER—TWENTY-FOUR YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
24	15.530	35	14.614	46	12.705	57	9.825
		36	14.445	47	12.432	58	9.536
25	15.498	37	14.296	48	12.149	59	9.238
26	15.440	38	14.160	49	11.867		
27	15.404	39	14.011			60	8.942
28	15.360			50	11.610	61	8.6
29	15.295	40	13.873	51	11.350	62	8.4
		41	13.726	52	11.096	63	8.1
30	15.198	42	13.546	53	10.862	64	
31	15.098	43	13.360	54	10.628		
32	15.015	44	13.163			65	
33	14.907			55	10.367	66	7.2
34	14.782	45	12.956	56	10.093	67	6.9

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—TWENTY-FOUR YEARS, <i>Continued.</i>							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
68	6·673	75	5·109	82	3·472	89	2·045
69	6·431	76	4·817	83	3·293	90	1·861
		77	4·550	84	2·982		
70	6·236	78	4·286			91	1·803
71	6·041	79	4·010	85	2·676	92	1·988
72	5·798			86	2·545	93	1·424
73	5·574	80	3·780	87	2·469	94	.787
74	5·374	81	3·604	88	2·308	95	.478

AGE OF YOUNGER—TWENTY-FIVE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
25	15·468	45	12·958	65	7·577	85	2·678
26	15·411	46	12·712	66	7·257	86	2·548
27	15·378	47	12·439	67	6·978	87	2·471
28	15·335	48	12·155	68	6·681	88	2·310
29	15·272	49	11·873	69	6·439	89	2·047
30	15·177	50	11·618	70	6·244	90	1·863
31	15·083	51	11·361	71	6·048	91	1·804
32	14·996	52	11·105	72	5·800	92	1·989
33	14·892	53	10·872	73	5·581	93	1·425
34	14·769	54	10·637	74	5·381	94	.788
35	14·604	55	10·377	75	5·116	95	.479
36	14·434	56	10·104	76	4·823		
37	14·290	57	9·836	77	4·555		
38	14·153	58	9·547	78	4·291		
9	14·006	59	9·248	79	4·014		
0	13·871	60	8·956	80	3·784		
1	13·726	61	8·687	81	3·608		
2	13·544	62	8·422	82	3·475		
3	13·363	63	8·133	83	3·296		
4	13·167	64	7·879	84	2·985		

## GOVERNMENT ANNUITY TABLES.

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—TWENTY-SIX YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
26	15.357	44	13.150	61	8.685	79	4.013
27	15.324			62	8.420		
28	15.285	45	12.943	63	8.132	80	3.783
29	15.223	46	12.695	64	7.877	81	3.607
		47	12.428			82	3.474
30	15.131	48	12.144	65	7.575	83	3.295
31	15.038	49	11.862	66	7.256	84	2.984
32	14.958			67	6.977		
33	14.850	50	11.607	68	6.680	85	2.677
34	14.731	51	11.352	69	6.438	86	2.546
		52	11.100			87	2.469
35	14.569	53	10.866	70	6.243	88	2.308
36	14.402	54	10.632	71	6.047	89	2.045
37	14.258			72	5.799		
38	14.125	55	10.371	73	5.580	90	1.861
39	13.978	56	10.100	74	5.379	91	1.802
		57	9.832			92	1.986
40	13.845	58	9.544	75	5.115	93	1.423
41	13.704	59	9.246	76	4.822	94	.787
42	13.524			77	4.554		
43	13.341	60	8.954	78	4.290	95	.478

AGE OF YOUNGER—TWENTY-SEVEN YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
27	15.295	38	14.118	49	11.872	60	8.968
28	15.255	39	13.974			61	8.699
29	15.198			50	11.617	62	8.434
		40	13.841	51	11.362	63	8.145
30	15.107	41	13.701	52	11.111	64	7.891
31	15.017	42	13.526	53	10.880		
32	14.937	43	13.344	54	10.645	65	7.51
33	14.836	44	13.151			66	7.21
34	14.714			55	10.385	67	6.91
		45	12.949	56	10.112	68	6.61
35	14.555	46	12.703	57	9.846	69	6.41
36	14.391	47	12.433	58	9.558		
37	14.250	48	12.155	59	9.260	70	6.21

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—TWENTY-SEVEN YEARS, <i>Continued.</i>							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
71	6.058	78	4.297	85	2.681	92	1.989
72	5.809	79	4.020	86	2.550	93	1.424
73	5.590			87	2.473	94	.787
74	5.389	80	3.789	88	2.311		
		81	3.613	89	2.048	95	.478
75	5.124	82	3.480				
76	4.831	83	3.300	90	1.864		
77	4.562	84	2.988	91	1.805		

AGE OF YOUNGER—TWENTY-EIGHT YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
28	15.221	46	12.705	65	7.601	85	2.686
29	15.162	47	12.438	66	7.281	86	2.555
		48	12.157	67	7.001	87	2.477
		49	11.880	68	6.703	88	2.316
30	15.076			69	6.461	89	2.051
31	14.987						
32	14.911	50	11.624				
33	14.810	51	11.369	70	6.266	90	1.867
34	14.695	52	11.119	71	6.069	91	1.808
		53	10.889	72	5.820	92	1.992
		54	10.657	73	5.600	93	1.427
35	14.534			74	5.399	94	.788
36	14.372						
37	14.234	55	10.396				
38	14.105	56	10.124	75	5.134	95	.479
39	13.962	57	9.857	76	4.840		
		58	9.570	77	4.571		
		59	9.272	78	4.306		
0	13.833			79	4.028		
1	13.693						
2	13.519						
3	13.343	60	8.981	80	3.796		
4	13.151	61	8.712	81	3.620		
		62	8.447	82	3.486		
		63	8.158	83	3.306		
.5	12.947	64	7.903	84	2.994		

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—TWENTY-NINE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
29	15.110	46	12.690	64	7.908	81	3.624
		47	12.426			82	3.490
30	15.022	48	12.149	65	7.606	83	3.310
31	14.939	49	11.870	66	7.286	84	2.998
32	14.864			67	7.006		
33	14.767	50	11.620	68	6.709	85	2.689
34	14.652	51	11.365	69	6.467	86	2.558
		52	11.115			87	2.481
35	14.498	53	10.886	70	6.271	88	2.319
36	14.335	54	10.655	71	6.075	89	2.054
37	14.199			72	5.826		
38	14.073	55	10.397	73	5.606	90	1.869
39	13.934	56	10.125	74	5.405	91	1.810
		57	9.859			92	1.994
40	13.806	58	9.572	75	5.139	93	1.429
41	13.670	59	9.275	76	4.845	94	.789
42	13.496			77	4.576		
43	13.321	60	8.984	78	4.310	95	.480
44	13.135	61	8.716	79	4.032		
		62	8.451				
45	12.933	63	8.163	80	3.801		

AGE OF YOUNGER—THIRTY YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
30	14.941	41	13.618	52	11.091	63	8.153
31	14.856	42	13.448	53	10.863	64	7.899
32	14.787	43	13.274	54	10.633		
33	14.692	44	13.090			65	7.598
34	14.581			55	10.377	66	7.278
		45	12.893	56	10.108	67	6.900
35	14.428	46	12.653	57	9.842	68	6.700
36	14.272	47	12.389	58	9.557	69	6.400
37	14.136	48	12.115	59	9.261		
38	14.012	49	11.840			70	6.200
39	13.876			60	8.971	71	6.000
		50	11.589	61	8.704	72	5.800
40	13.752	51	11.340	62	8.441	73	5.600

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—THIRTY YEARS, <i>Continued.</i>							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
74	5·401	79	4·030	85	2·688	91	1·808
		80	3·799	86	2·557	92	1·993
75	5·135	81	3·622	87	2·479	93	1·427
76	4·842	82	3·488	88	2·318	94	.789
77	4·573	83	3·308	89	2·053		
78	4·308	84	2·996	90	1·868	95	.479

AGE OF YOUNGER—THIRTY-ONE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
31	14·778	48	12·083	65	7·592	82	3·488
32	14·707	49	11·811	66	7·273	83	3·308
33	14·618			67	6·994	84	2·995
34	14·510	50	11·564	68	6·698		
		51	11·313	69	6·457	85	2·688
35	14·361	52	11·070			86	2·557
36	14·206	53	10·843	70	6·263	87	2·479
37	14·076	54	10·614	71	6·067	88	2·317
38	13·953			72	5·819	89	2·053
39	13·819	55	10·359	73	5·599		
		56	10·092	74	5·399	90	1·868
40	13·698	57	9·829			91	1·808
41	13·568	58	9·544	75	5·134	92	1·992
42	13·400	59	9·250	76	4·840	93	1·426
43	13·230			77	4·572	94	.788
44	13·047	60	8·961	78	4·307		
		61	8·694	79	4·029	95	.479
45	12·853	62	8·432				
46	12·617	63	8·146	80	3·798		
47	12·357	64	7·892	81	3·621		

AGE OF YOUNGER—THIRTY-TWO YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
	14·644	35	14·304	38	13·907	41	13·528
	14·552	36	14·153	39	13·774	42	13·364
	14·450	37	14·024	40	13·655	43	13·196

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—THIRTY-TWO YEARS, <i>Continued.</i>							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
44	13.017	57	9.825	70	6.267	84	3.000
		58	9.542	71	6.071		
45	12.824	59	9.248	72	5.823	85	2.692
46	12.592			73	5.605	86	2.560
47	12.335	60	8.960	74	5.404	87	2.483
48	12.064	61	8.695			88	2.321
49	11.792	62	8.434	75	5.139	89	2.057
		63	8.147	76	4.845		
50	11.548	64	7.895	77	4.577	90	1.872
51	11.301			78	4.312	91	1.812
52	11.056			79	4.034	92	1.996
53	10.834	65	7.595			93	1.429
54	10.607	66	7.277	80	3.803	94	.789
		67	6.998	81	3.626		
55	10.352	68	6.702	82	3.493	95	.479
56	10.086	69	6.462	83	3.313		

AGE OF YOUNGER—THIRY-THREE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
33	14.470	48	12.028	64	7.888	80	3.804
34	14.365	49	11.759			81	3.627
				65	7.589	82	3.494
35	14.225	50	11.515	66	7.272	83	3.314
36	14.078	51	11.272	67	6.994	84	3.001
37	13.953	52	11.030	68	6.699		
38	13.837	53	10.807	69	6.459	85	2.693
39	13.710	54	10.585			86	2.562
				70	6.265	87	2.485
40	13.593	55	10.333	71	6.070	88	2.323
41	13.468	56	10.068	72	5.822	89	2.052
42	13.308	57	9.808	73	5.604		
43	13.144	58	9.527	74	5.404	90	1.87
44	12.967	59	9.235			91	1.81
		60	8.949	76	4.846	92	1.99
45	12.778	61	8.685	77	4.577	93	1.43
46	12.547	62	8.424	78	4.312		
47	12.294	63	8.140	79	4.035	95	.48

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—THIRTY-FOUR YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
34	14.270	50	11.473	66	7.261	82	3.493
		51	11.231	67	6.985	83	3.314
35	14.128	52	10.993	68	6.690	84	3.001
36	13.987	53	10.774	69	6.451		
37	13.866	54	10.551			85	2.693
38	13.754			70	6.258	86	2.562
39	13.628	55	10.304	71	6.063	87	2.485
		56	10.041	72	5.816	88	2.324
40	13.517	57	9.783	73	5.598	89	2.059
41	13.394	58	9.504	74	5.399		
42	13.237	59	9.214			90	1.874
43	13.077			75	5.135	91	1.816
44	12.904	60	8.929	76	4.842	92	2.001
		61	8.667	77	4.575	93	1.433
45	12.718	62	8.408	78	4.310	94	.791
46	12.491	63	8.125	79	4.033		
47	12.240	64	7.875			95	.481
48	11.978			80	3.802		
49	11.714	65	7.577	81	3.626		

AGE OF YOUNGER—THIRTY-FIVE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
35	13.996	48	11.894	60	8.886	73	5.578
36	13.854	49	11.635	61	8.626	74	5.380
37	13.739			62	8.369		
38	13.631	50	11.399	63	8.088	75	5.117
39	13.510	51	11.160	64	7.840	76	4.826
40	13.400	52	10.925	65	7.545	77	4.559
		53	10.709	66	7.231	78	4.296
		54	10.491	67	6.956	79	4.020
				68	6.664		
		55	10.244	69	6.425	80	3.790
		56	9.987			81	3.615
		57	9.731	70	6.234	82	3.482
6	12.622					83	3.304
7	12.400	58	9.455	71	6.040		
	12.153	59	9.168	72	5.795	84	2.992

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—THIRTY-FIVE YEARS, <i>Continued.</i>							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
85	2.685	88	2.317	91	1.811	94	.791
86	2.555	89	2.054	92	1.997		
87	2.478	90	1.869	93	1.430	95	.480

AGE OF YOUNGER—THIRTY-SIX YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
36	13.721	51	11.087	66	7.199	81	3.602
37	13.606	52	10.855	67	6.926	82	3.470
38	13.503	53	10.642	68	6.636	83	3.292
39	13.387	54	10.427	69	6.399	84	2.982
40	13.281	55	10.185	70	6.208	85	2.676
41	13.167	56	9.928	71	6.016	86	2.546
42	13.019	57	9.678	72	5.772	87	2.470
43	12.865	58	9.404	73	5.557	88	2.309
44	12.701	59	9.120	74	5.359	89	2.046
45	12.523	60	8.840	75	5.098	90	1.863
46	12.305	61	8.583	76	4.808	91	1.805
47	12.063	62	8.329	77	4.542	92	1.990
48	11.808	63	8.050	78	4.280	93	1.426
49	11.552	64	7.804	79	4.005	94	.788
50	11.321	65	7.511	80	3.776	95	.479

AGE OF YOUNGER—THIRTY-SEVEN YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
37	13.498	42	12.928	47	11.993	52	10.8
38	13.396	43	12.780	48	11.742	53	10.5
39	13.285	44	12.618	49	11.490	54	10.3
40	13.184	45	12.445	50	11.262	55	10.
41	13.073	46	12.231	51	11.032	56	9.4

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—THIRTY-SEVEN YEARS, Continued.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
57	9.640	67	6.910	77	4.534	87	2.465
58	9.371	68	6.621	78	4.273	88	2.306
59	9.088	69	6.385	79	3.998	89	2.043
60	8.812	70	6.196	80	3.770	90	1.860
61	8.556	71	6.004	81	3.596	91	1.802
62	8.304	72	5.761	82	3.464	92	1.987
63	8.028	73	5.546	83	3.287	93	1.424
64	7.783	74	5.350	84	2.977	94	.787
65	7.492	75	5.089	85	2.671	95	.479
66	7.181	76	4.799	86	2.542		

AGE OF YOUNGER—THIRTY-EIGHT YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
38	13.301	53	10.555	68	6.613	83	3.285
39	13.191	54	10.345	69	6.378	84	2.976
40	13.095	55	10.109	70	6.189	85	2.670
41	12.989	56	9.859	71	5.999	86	2.541
42	12.847	57	9.613	72	5.756	87	2.464
43	12.702	58	9.344	73	5.542	88	2.304
44	12.546	59	9.066	74	5.346	89	2.042
45	12.375	60	8.791	75	5.085	90	1.859
46	12.166	61	8.538	76	4.797	91	1.800
	11.932	62	8.287	77	4.532	92	1.986
5	11.685	63	8.012	78	4.271	93	1.423
	11.437	64	7.770	79	3.996	94	.787
	11.212	65	7.480	80	3.768	95	.479
	10.986	66	7.171	81	3.594		
	10.761	67	6.901	82	3.463		

## GOVERNMENT ANNUITY TABLES.

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—THIRTY-NINE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
39	13.087	53	10.507	67	6.888	82	3.460
		54	10.301	68	6.601	83	3.283
40	12.993			69	6.368	84	2.973
41	12.892	55	10.067	70	6.180	85	2.668
42	12.755	56	9.821	71	5.991	86	2.539
43	12.614	57	9.578	72	5.749	87	2.462
44	12.461	58	9.313	73	5.535	88	2.302
		59	9.036	74	5.340	89	2.040
45	12.296	60	8.764	75	5.080		
46	12.089	61	8.513	76	4.792	90	1.857
47	11.861	62	8.266	77	4.528	91	1.799
48	11.618	63	7.993	78	4.267	92	1.983
49	11.374			64	7.752	93	1.422
					7.993	94	.786
50	11.154	65	7.464	80	3.765		
51	10.930					95	
52	10.710	66	7.157	81	3.591		.478

AGE OF YOUNGER—FORTY YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
40	12.904	55	10.037	70	6.180	85	2.671
41	12.805	56	9.794	71	5.991	86	2.541
42	12.674	57	9.554	72	5.750	87	2.465
43	12.538	58	9.292	73	5.538	88	2.304
44	12.389	59	9.018	74	5.343	89	2.042
45	12.227	60	8.748	75	5.083		
46	12.026	61	8.500	76	4.795	90	1.858
47	11.800	62	8.254	77	4.531	91	1.800
48	11.563	63	7.983	78	4.270	92	1.985
49	11.322	64	7.744	79	3.997	93	1.42
						94	.78
50	11.106	65	7.457	80	3.769		
51	10.887	66	7.152	81	3.595		
52	10.669	67	6.885	82	3.464		
53	10.470	68	6.599	83	3.286		
54	10.268	69	6.367	84	2.976		

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—FORTY-ONE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
41	12.712	55	10.003	69	6.365	82	3.468
42	12.583	56	9.762			83	3.291
43	12.453	57	9.526	70	6.180	84	2.981
44	12.309	58	9.267	71	5.992		
		59	8.996	72	5.752	85	2.675
45	12.151			73	5.540	86	2.545
46	11.954	60	8.730	74	5.346	87	2.469
47	11.734	61	8.483			88	2.308
48	11.500	62	8.240	75	5.087	89	2.045
49	11.265	63	7.971	76	4.799	90	1.861
		64	7.734	77	4.536	91	1.803
50	11.051			78	4.275	92	1.988
51	10.837	65	7.449	79	4.001	93	1.425
52	10.624	66	7.146			94	.787
53	10.428	67	6.880	80	3.773		
54	10.229	68	6.596	81	3.599	95	.479

AGE OF YOUNGER—FORTY-TWO YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
42	12.460	55	9.942	68	6.578	82	3.466
43	12.332	56	9.707	69	6.349	83	3.289
44	12.195	57	9.473			84	2.979
		58	9.219	70	6.165		
		59	8.952	71	5.979	85	2.674
45	12.043			72	5.740	86	2.544
46	11.851			73	5.530	87	2.468
47	11.636	60	8.689	74	5.337	88	2.308
48	11.407	61	8.446			89	2.045
49	11.177	62	8.206	75	5.079		
		63	7.940	76	4.793	90	1.861
		64	7.706	77	4.530	91	1.802
50	10.970			78	4.270	92	1.987
51	10.758			79	3.997	93	1.423
52	10.550	65	7.424			94	.787
53	10.359	66	7.123	80	3.770		
54	10.164	67	6.859	81	3.597	95	.478

## GOVERNMENT ANNUITY TABLES.

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—FORTY-THREE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
43	12.211	56	9.649	70	6.151	84	2.980
44	12.076	57	9.421	71	5.967	85	2.675
		58	9.169	72	5.730		
45	11.931	59	8.907	73	5.521	86	2.545
46	11.745			74	5.330	87	2.469
47	11.535	60	8.648			88	2.309
48	11.312	61	8.408	75	5.073	89	2.046
49	11.086	62	8.172	76	4.788		
		63	7.909	77	4.527	90	1.863
50	10.884	64	7.678	78	4.268	91	1.803
51	10.679			79	3.996	92	1.988
52	10.474	65	7.398			93	1.424
53	10.288	66	7.100	80	3.769	94	.787
54	10.098	67	6.839	81	3.596		
		68	6.560	82	3.466	95	.478
55	9.880	69	6.333	83	3.289		

## AGE OF YOUNGER—FORTY-FOUR YEARS.

Age of Older.	Value.						
44	11.948	56	9.583	70	6.133	84	2.980
		57	9.359	71	5.951		
		58	9.113	72	5.717		
45	11.806	59	8.854	73	5.510	85	2.675
46	11.627			74	5.320	86	2.546
47	11.423					87	2.471
48	11.206	60	8.599			88	2.311
49	10.986	61	8.364	75	5.065	89	2.048
		62	8.131	76	4.782		
		63	7.872	77	4.521		
50	10.788	64	7.644	78	4.264	90	1.8
51	10.588			79	3.993	91	1.8
52	10.390					92	1.9
53	10.207	65	7.368			93	1.4
54	10.022	66	7.073	80	3.767	94	.7
		67	6.815	81	3.595		
		68	6.538	82	3.465		
55	9.809	69	6.313	83	3.289	95	.4

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—FORTY-FIVE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
45	11.670	58	9.047	71	5.932	84	2.980
46	11.496	59	8.794	72	5.700		
47	11.299			73	5.495	85	2.676
48	11.088	60	8.543	74	5.307	86	2.547
49	10.874	61	8.312			87	2.472
		62	8.083	75	5.055	88	2.313
50	10.682	63	7.828	76	4.773	89	2.050
51	10.486	64	7.604	77	4.514		
52	10.293	65	7.332	78	4.258	90	1.867
53	10.117	66	7.040	79	3.988	91	1.809
54	9.936	67	6.785	80	3.764	92	1.994
		68	6.511	81	3.593	93	1.428
55	9.729	69	6.289	82	3.464		.789
56	9.507						
57	9.289	70	6.112	83	3.289	95	.479

AGE OF YOUNGER—FORTY-SIX YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
46	11.327	60	8.459	75	5.028	89	2.047
47	11.137	61	8.233	76	4.749		
48	10.933	62	8.009	77	4.493	90	1.865
49	10.726	63	7.759	78	4.239	91	1.807
		64	7.540	79	3.972	92	1.994
						93	1.428
50	10.540					94	.789
51	10.351	65	7.272	80	3.749		
52	10.163	66	6.985	81	3.580		
53	9.992	67	6.734	82	3.453	95	.480
54	9.818	68	6.464	83	3.279		
		69	6.246	84	2.972		
16	70	6.071					
01	71	5.894					
87	72	5.665					
52	73	5.463					
8704	74	5.278					

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—FORTY-SEVEN YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
47	10.952	60	8.358	73	5.420	85	2.657
48	10.756	61	8.138	74	5.238	86	2.530
49	10.556	62	7.918			87	2.457
		63	7.675	75	4.992	88	2.299
50	10.377	64	7.460	76	4.716	89	2.040
51	10.194			77	4.463		
52	10.013	65	7.197	78	4.212	90	1.858
53	9.847	66	6.916	79	3.947	91	1.802
54	9.679	67	6.669			92	1.989
		68	6.404			93	1.426
55	9.484	69	6.189	80	3.727	94	.789
56	9.275			81	3.559		
57	9.068	70	6.018	82	3.434	95	.479
58	8.838	71	5.844	83	3.262		
59	8.597	72	5.619	84	2.958		

AGE OF YOUNGER—FORTY-EIGHT YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
48	10.565	61	8.031	75	4.949	90	1.849
49	10.373	62	7.818	76	4.677	91	1.794
		63	7.579	77	4.427	92	1.981
		64	7.370	78	4.179	93	1.422
50	10.200			79	3.917	94	.787
51	10.025						
52	9.850						
53	9.691	65	7.114	80	3.700	95	.479
54	9.528	66	6.837	81	3.534		
		67	6.596	82	3.410		
		68	6.335	83	3.241		
55	9.339	69	6.125	84	2.939		
56	9.137						
57	8.936						
58	8.714	70	5.957	85	2.641		
59	8.478	71	5.787	86	2.515		
		72	5.565	87	2.443		
		73	5.370	88	2.287		
60	8.246	74	5.191	89	2.029		

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT PER ANNUM.

AGE OF YOUNGER—FORTY-NINE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
49	10.187	61	7.923	74	5.142	86	2.499
		62	7.715			87	2.427
50	10.021	63	7.482	75	4.903	88	2.273
		64	7.278	76	4.635	89	2.017
51	9.852			77	4.389		
				78	4.145	90	1.838
52	9.684			79	3.886	91	1.784
				80	3.670	92	1.972
53	9.531	65	7.027	81	3.507	93	1.416
		66	6.757	82	3.385	94	.784
54	9.375	67	6.520	83	3.217		
				84	2.919	95	.477
55	9.192	68	6.264	85	2.623		
		69	6.058				
56	8.996						
57	8.802						
58	8.586	70	5.894				
		71	5.727				
59	8.357	72	5.510				
		73	5.318				
60	8.131						

AGE OF YOUNGER—FIFTY YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
50	9.861	62	7.627	74	5.104	85	2.610
		63	7.400			86	2.487
51	9.699	64	7.200			87	2.416
				75	4.868	88	2.263
52	9.536			76	4.603	89	2.008
				77	4.360		
53	9.390	65	6.954	78	4.118	90	1.831
		66	6.689	79	3.862	91	1.777
54	9.239					92	1.965
				80	3.649	93	1.412
55	9.063	67	6.457	81	3.487	94	.782
		68	6.206	82	3.366	95	.477
56	8.85	69	6.003				
57	8.65						
58	8.42						
59	8.19						
60	8.00						

## GOVERNMENT ANNUITY TABLES.

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT PER ANNUM.

AGE OF YOUNGER—FIFTY-ONE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
51	9.542	62	7.536	73	5.234	85	2.597
52	9.386	63	7.314	74	5.064	86	2.475
53	9.245	64	7.120	75	4.832	87	2.405
54	9.101		65	6.880	76	4.570	88
					4.330	89	2.000
55	8.930	66	6.619	77	4.091	90	1.823
56	8.747	67	6.392	78	3.837	91	1.769
57	8.565	68	6.145	79			
58	8.361	69	5.947	80	3.626	92	1.958
59	8.145			81	3.466	93	1.408
60	7.930	71	5.630	82	3.347	94	.780
61	7.733	72	5.419	84	2.889	95	.476

AGE OF YOUNGER—FIFTY-TWO YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
52	9.236	63	7.230	74	5.026	85	2.584
53	9.101	64	7.041			86	2.463
54	8.963			75	4.797	87	2.394
		65	6.806	76	4.539	88	2.243
55	8.799	66	6.551	77	4.301	89	1.991
56	8.621	67	6.328	78	4.065		
57	8.445	68	6.086	79	3.814	90	1.816
58	8.248	69	5.891			91	1.762
59	8.038			80	3.605	92	1.950
		70	5.738	81	3.446	93	1.402
60	7.829	71	5.581	82	3.329	94	.777
61	7.637	72	5.374	83	3.166		
62	7.446	73	5.192	84	2.874	95	.474

AGE OF YOUNGER—FIFTY-THREE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	V <sub>1</sub>
53	8.972	57	8.339	61	7.554	65	6.74
54	8.839	58	8.148	62	7.368	66	6.49
		59	7.944	63	7.158	67	6.27
55	8.681			64	6.973	68	6.01
56	8.510	60	7.741				

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—FIFTY-THREE YEARS, Continued.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
69	5.847	76	4.516	84	2.866	91	1.760
		77	4.281			92	1.948
70	5.696	78	4.047	85	2.577	93	1.401
71	5.543	79	3.798	86	2.457	94	.776
72	5.340			87	2.389		
73	5.161	80	3.591	88	2.239	95	.474
74	4.997	81	3.434	89	1.988		
		82	3.318				
75	4.771	83	3.157	90	1.813		

AGE OF YOUNGER—FIFTY-FOUR YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
54	8.712	65	6.679	76	4.494	87	2.385
		66	6.434	77	4.262	88	2.236
55	8.560	67	6.221	78	4.030	89	1.986
56	8.395	68	5.988	79	3.783		
57	8.231	69	5.801			90	1.811
58	8.045			80	3.578	91	1.759
59	7.847	70	5.654	81	3.423	92	1.948
		71	5.504	82	3.308	93	1.401
60	7.650	72	5.304	83	3.149	94	.777
61	7.469	73	5.129	84	2.860		
62	7.289	74	4.969			95	.474
63	7.083			85	2.572		
64	6.904	75	4.746	86	2.452		

AGE OF YOUNGER—FIFTY-FIVE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
	8.414	61	7.362	67	6.149	73	5.084
	8.256	62	7.188	68	5.921	74	4.927
	8.098	63	6.989	69	5.739		
	7.919	64	6.815			75	4.708
	7.728			70	5.596	76	4.460
		65	6.596	71	5.450	77	4.231
	7.537	66	6.358	72	5.255	78	4.003

## GOVERNMENT ANNUITY TABLES.

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—FIFTY-FIVE YEARS, Continued.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
79	3.759	83	3.133	87	2.376	91	1.755
		84	2.846	88	2.228	92	1.944
80	3.557			89	1.979	93	1.399
81	3.404	85	2.561			94	.776
82	3.291	86	2.442	90	1.806	95	.474
AGE OF YOUNGER—FIFTY-SIX YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
56	8.104	66	6.271	76	4.420	86	2.430
57	7.953	67	6.068	77	4.195	87	2.364
58	7.781	68	5.846	78	3.970	88	2.218
59	7.597	69	5.669	79	3.730	89	1.971
60	7.413	70	5.530	80	3.531	90	1.799
61	7.244	71	5.389	81	3.380	91	1.749
62	7.076	72	5.198	82	3.269	92	1.939
63	6.883	73	5.031	83	3.114	93	1.396
64	6.716	74	4.878	84	2.830	94	.774
65	6.503	75	4.664	85	2.546	95	.473
AGE OF YOUNGER—FIFTY-SEVEN YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
57	7.808	67	5.988	77	4.160	87	2.354
58	7.644	68	5.771	78	3.939	88	2.209
59	7.466	69	5.599	79	3.703	89	1.964
60	7.289	70	5.465	80	3.506	90	1.
61	7.127	71	5.328	81	3.358	91	1.
62	6.965	72	5.142	82	3.249	92	1.9.
63	6.778	73	4.979	83	3.096	93	1.3.
64	6.617	74	4.830	84	2.815	94	.7
65	6.411	75	4.621	85	2.534	95	.4
66	6.185	76	4.381	86	2.418		

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—FIFTY-EIGHT YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
58	7.486	67	5.891	76	4.331	86	2.401
59	7.316	68	5.681	77	4.115	87	2.338
		69	5.514	78	3.898	88	2.195
60	7.146			79	3.665	89	1.952
61	6.991	70	5.385	80	3.472	90	1.783
62	6.835	71	5.252	81	3.327	91	1.735
63	6.656	72	5.072	82	3.221	92	1.927
64	6.500	73	4.913	83	3.071	93	1.391
		74	4.770	84	2.793	94	.772
65	6.301			85	2.515	95	.472
66	6.082	75	4.565				

AGE OF YOUNGER—FIFTY-NINE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
59	7.153	69	5.419	79	3.621	89	1.937
60	6.991	70	5.295	80	3.432	90	1.770
61	6.842	71	5.167	81	3.290	91	1.722
62	6.694	72	4.992	82	3.186	92	1.915
63	6.521	73	4.839	83	3.039	93	1.383
64	6.372	74	4.700	84	2.766	94	.769
65	6.180	75	4.501	85	2.492	95	.471
66	5.968	76	4.273	86	2.380		
67	5.784	77	4.062	87	2.318		
68	5.581	78	3.849	88	2.178		

AGE OF YOUNGER—SIXTY YEARS.							
of er.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
60	6.836	66	5.854	72	4.912	78	3.800
61	6.694	67	5.677	73	4.764	79	3.577
62	6.552	68	5.479	74	4.630		
63	6.387	69	5.324			80	3.391
64	6.244			75	4.437	81	3.252
65	6.059	71	5.082	76	4.214	82	3.152
				77	4.008	83	3.008

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—SIXTY YEARS, <i>Continued.</i>							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
84	2.738	87	2.298	90	1.756	94	.765
		88	2.160	91	1.709		
85	2.468	89	1.921	92	1.902	95	.469
86	2.358			93	1.375		

AGE OF YOUNGER—SIXTY-ONE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value..
61	6.559	72	4.842	83	2.983	94	.763
62	6.424	73	4.699	84	2.717		
63	6.265	74	4.569			95	.467
64	6.128			85	2.449		
		75	4.381	86	2.341		
65	5.950	76	4.163	87	2.283		
66	5.752	77	3.962	88	2.147		
67	5.580	78	3.759	89	1.911		
68	5.389	79	3.540				
69	5.239			90	1.747		
		80	3.358	91	1.701		
70	5.124	81	3.222	92	1.894		
71	5.006	82	3.124	93	1.370		

AGE OF YOUNGER—SIXTY-TWO YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
62	6.294	71	4.930	81	3.192	90	1.740
63	6.142	72	4.771	82	3.097	91	1.695
64	6.012	73	4.633	83	2.959	92	1.88
		74	4.509	84	2.697	93	1.31
65	5.840	75	4.325			94	.71
66	5.649	76	4.113				
67	5.483	77	3.917	85	2.432		
68	5.298	78	3.718	86	2.326	95	
69	5.153	79	3.504	87	2.269		
70	5.043	80	3.325	88	2.135		
				89	1.902		

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—SIXTY-THREE YEARS							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
63	5.998	71	4.836	80	3.280	89	1.885
64	5.874	72	4.683	81	3.151	90	1.726
65	5.710	73	4.550	82	3.059	91	1.683
66	5.525	74	4.431	83	2.924	92	1.877
67	5.366	75	4.254	84	2.666	93	1.359
68	5.188	76	4.047	85	2.406	94	.757
69	5.049	77	3.857	86	2.302		
70	4.944	78	3.663	87	2.247	95	.464
		79	3.454	88	2.115		

AGE OF YOUNGER—SIXTY-FOUR YEARS							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
64	5.756	72	4.611	80	3.247	88	2.105
65	5.599	73	4.483	81	3.122	89	1.878
66	5.422	74	4.369	82	3.033	90	1.720
67	5.268	75	4.197	83	2.901	91	1.680
68	5.096	76	3.995	84	2.647	92	1.877
69	4.962	77	3.811	85	2.390	93	1.361
70	4.861	78	3.622	86	2.288	94	.759
71	4.759	79	3.417	87	2.235	95	.465

AGE OF YOUNGER—SIXTY-FIVE YEARS							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
65	5.449	74	4.275	82	2.984	90	1.702
66	5.280			83	2.857	91	1.664
67	5.134	75..	4.111	84	2.609	92	1.863
68	4.968	76	3.917			93	1.354
69	4.840	77	3.737			94	.756
		78	3.555	85	2.356		
70	4.745	79	3.356	86	2.257		
71	4.647			87	2.206	95	.465
72	4.506	80	3.191	88	2.080		
73	4.384	81	3.069	89	1.856		

## GOVERNMENT ANNUITY TABLES.

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—SIXTY-SIX YEARS.				AGE OF YOUNGER—SIXTY-SEVEN YEARS.			
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
66	5.119	82	2.922	67	4.848	83	2.753
67	4.980	83	2.800	68	4.697	84	2.517
68	4.822	84	2.558	69	4.580		
69	4.700			85			2.275.
		85	2.312	70	4.495	86	2.181
70	4.610	86	2.215	71	4.408	87	2.135
71	4.518	87	2.167	72	4.279	88	2.016
72	4.383	88	2.044	73	4.169	89	1.801
73	4.268	89	1.825	74	4.071		
74	4.165	90	1.674	75	3.919	91	1.652
		91	1.638	76	3.740	92	1.820
75	4.007	92	1.839	77	3.573	93	1.329
76	3.821	93	1.339	78	3.403	94	.745
77	3.648	94	.749	79	3.216		
78	3.472			80	3.061	95	.460
79	3.279			81	2.948		
80	3.120			82	2.870		
81	3.003						

AGE OF YOUNGER—SIXTY-EIGHT YEARS.				AGE OF YOUNGER—SIXTY-NINE YEARS.			
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
68	4.553	82	2.805	69	4.338	83	2.649
69	4.443	83	2.692			84	2.425
		84	2.463	70	4.262		
70	4.363			71	4.184	85	2.194
71	4.280	85	2.227	72	4.066	86	2.105
72	4.158	86	2.136	73	3.966	87	2.062
73	4.053	87	2.091	74	3.878	88	1.948
74	3.960	88	1.976			89	1.749
		89	1.766	75	3.739		
75	3.815			76	3.572	90	1.5
76	3.643	90	1.621	77	3.417	91	1.5
77	3.482	91	1.587	78	3.258	92	1.7
78	3.319	92	1.788	79	3.082	93	1.2
79	3.138	93	1.308			94	.72
		94	.734	80	2.936		
80	2.988			81	2.830	95	
81	2.879	95	.455	82	2.759		

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—SEVENTY YEARS.				AGE OF YOUNGER—SEVENTY-ONE YEARS.			
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
70	4.190	84	2.405	71	4.047	85	2.162
71	4.116			72	3.939	86	2.076
72	4.003	85	2.177	73	3.847	87	2.037
73	3.907	86	2.090	74	3.767	88	1.928
74	3.823	87	2.049			89	1.725
		88	1.937	75	3.637		
75	3.688	89	1.732	76	3.480	90	1.584
76	3.526			77	3.333	91	1.553
77	3.375	90	1.590	78	3.183	92	1.755
78	3.220	91	1.559	79	3.015	93	1.288
79	3.049	92	1.760			94	.725
		93	1.290	80	2.876		
80	2.906	94	.724	81	2.776	95	.451
81	2.803			82	2.709		
82	2.733	95	.449	83	2.605		
83	2.626			84	2.387		

AGE OF YOUNGER—SEVENTY-TWO YEARS.				AGE OF YOUNGER—SEVENTY-THREE YEARS.			
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
72	3.836	87	2.006	73	3.669	88	1.881
73	3.750	88	1.899	74	3.599	89	1.686
74	3.675	89	1.701				
		75	3.481	90	1.551		
75	3.551	90	1.564	76	3.336	91	1.524
76	3.400	91	1.534	77	3.201	92	1.725
77	3.260	92	1.734	78	3.061	93	1.267
78	3.115	93	1.274	79	2.904	94	.713
79	2.953	94	.717				
		80	2.775	95	.443		
80	2.819	95	.447	81	2.682		
		82	2.622				
81	2.723			83	2.526		
		84	2.317				
82	2.659			85	2.101		
				86	2.020		
83	2.559			87	1.985		
84	2.346						
85	2.126						
86	2.043						

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—SEVENTY-FOUR YEARS.				AGE OF YOUNGER—SEVENTY-FIVE YEARS.			
Age of Olde .	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
74	3·535	85	2·086	75	3·317	86	1·968
		86	2·007	76	3·185	87	1·937
75	3·422	87	1·974	77	3·062	88	1·840
76	3·282	88	1·873	78	2·935	89	1·653
77	3·153	89	1·681	79	2·790		
78	3·018					90	1·525
79	2·866	90	1·548	80	2·670	91	1·503
		91	1·523	81	2·586	92	1·710
80	2·741	92	1·728	82	2·534	93	1·262
81	2·652	93	1·272	83	2·447	94	·713
82	2·595	94	·717	84	2·251		
83	2·503					95	·445
84	2·299	95	·446	85	2·044		

AGE OF YOUNGER—SEVENTY-SIX YEARS.				AGE OF YOUNGER—SEVENTY SEVEN YEARS.				
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	
76	3·063	86	1·912	77	2·841	87	1·835	
77	2·948	87	1·884	78	2·728	88	1·747	
78	2·827	88	1·791	79	2·597	89	1·571	
79	2·690	89	1·610		80	2·490	90	1·451
80	2·577	90	1·487	81	2·417	91	1·436	
81	2·498	91	1·469	82	2·374	92	1·648	
82	2·451	92	1·678	83	2·299	93	1·226	
83	2·370	93	1·242	84	2·119	94	·696	
84	2·182	94	·703		85	1·927	95	·436
85	1·983	95	·440	86	1·860			

AGE OF YOUNGER—SEVENTY-EIGHT YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	V
78	2·623	83	2·222	87	1·781	91	·10
79	2·500	84	2·050	88	1·699	92	1·6
80	2·398			89	1·529	93	1·24
81	2·329	85	1·866	90	1·412	94	·64
82	2·291	86	1·802			95	·4

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—SEVENTY-NINE YEARS.				AGE OF YOUNGER—EIGHTY YEARS.			
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
79	2.385	88	1.635	80	2.202	90	1.322
		89	1.474	81	2.141	91	1.307
80	2.290			82	2.109	92	1.512
81	2.225	90	1.361	83	2.050	93	1.137
82	2.190	91	1.346	84	1.897	94	.652
83	2.127	92	1.557				
84	1.966	93	1.170	85	1.729	95	.416
		94	.670	86	1.671		
85	1.790			87	1.653		
86	1.729	95	.425	88	1.581		
87	1.711			89	1.428		

AGE OF YOUNGER—EIGHTY-ONE YEARS.				AGE OF YOUNGER—EIGHTY-TWO YEARS.			
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
81	2.086	89	1.399	82	2.033	90	1.293
82	2.057			83	1.980	91	1.291
83	2.000	90	1.299	84	1.835	92	1.503
84	1.852	91	1.289			93	1.132
		92	1.492	85	1.675	94	.647
85	1.689	93	1.121	86	1.623		
86	1.635	94	.641	87	1.610	95	.410
87	1.619			88	1.542		
88	1.548	95	.409	89	1.392		

AGE OF YOUNGER—EIGHTY-THREE YEARS.				AGE OF YOUNGER—EIGHTY-FOUR YEARS.			
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
83	1.935	90	1.275	84	1.673	91	1.192
84	1.797	91	1.273			92	1.410
		92	1.497	85	1.529	93	1.085
		93	1.140	86	1.483	94	.633
	1.641	94	.658	87	1.476		
86	1.591			88	1.422	95	.411
87	1.583			89	1.290		
88	1.520	95	.419				
89	1.375			90	1.196		

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—EIGHTY-FIVE YEARS.				AGE OF YOUNGER—EIGHTY-SIX YEARS.			
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
85	1·400	91	1·096	86	1·321	92	1·273
86	1·359	92	1·298	87	1·316	93	.980
87	1·352	93	1·001	88	1·267	94	.571
88	1·302	94	.584	89	1·149		
89	1·183					95	.372
90	1·100	95	.383	90	1·070		
				91	1·072		
AGE OF YOUNGER—EIGHTY-SEVEN YEARS.				AGE OF YOUNGER—EIGHTY-EIGHT YEARS.			
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
87	1·317	92	1·287	88	1·232	92	1·250
88	1·270	93	.997	89	1·119	93	.985
89	1·150	94	.583			94	.582
90	1·068			90	1·036		
91	1·073	95	.378	91	1·035	95	.384
AGE OF YOUNGER—EIGHTY-NINE YEARS.				AGE OF YOUNGER—NINETY YEARS.			
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
89	1·025	93	.899	90	.894	95	.337
		94	.539	91	.889		
90	.950			92	1·062		
91	.942	95	.362	93	.831		
92	1·137			94	.489		
AGE OF YOUNGER—NINETY-ONE YEARS.				AGE OF YOUNGER—NINETY-TWO YEARS.			
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
91	.914	94	.482	92	1·371	95	
92	1·094			93	1·088		
93	.840	95	.306	94	.649		
AGE OF YOUNGER—NINETY-THREE YEARS.				NINETY-FOUR YEARS.		NINETY-FIVE YEARS.	
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
93	.924	95	.404	94	.373	95	
94	.571			95	.270		

# GOVERNMENT ANNUITY TABLES.

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**MALE (ELDER) AND FEMALE LIFE.**

**Value of Annuity of One Pound per Annum on a Single Female Life.**

**RATE OF INTEREST 3 PER CENT. PER ANNUM.**

Age.	Value.	Age.	Value.	Age.	Value.	Age.	Value.
1	23.603	26	20.675	51	14.616	76	5.666
2	23.637	27	20.505	52	14.246	77	5.345
3	23.782	28	20.323	53	13.905	78	5.087
4	23.938	29	20.132	54	13.563	79	4.806
5	23.911	30	19.922	55	13.224	80	4.461
6	23.855	31	19.728	56	12.895	81	4.275
7	23.817	32	19.565	57	12.536	82	4.104
8	23.716	33	19.387	58	12.178	83	3.849
9	23.568	34	19.177	59	11.817	84	3.656
10	23.386	35	18.931	60	11.406	85	3.384
11	23.187	36	18.675	61	11.013	86	3.059
12	22.984	37	18.429	62	10.654	87	2.778
13	22.785	38	18.209	63	10.262	88	2.462
14	22.605	39	17.989	64	9.886	89	2.136
15	22.443	40	17.739	65	9.521	90	2.050
16	22.292	41	17.511	66	9.138	91	2.167
17	22.143	42	17.251	67	8.757	92	2.348
18	21.993	43	16.961	68	8.373	93	1.922
	21.853	44	16.671	69	8.016	94	1.722
	21.710	45	16.363	70	7.673	95	2.158
	21.551	46	16.073	71	7.319	96	2.329
	21.384	47	15.778	72	6.971	97	1.886
	21.214	48	15.500	73	6.636	98	1.422
	21.032	49	15.234	74	6.302	99	0.962
	20.848	50	14.948	75	5.983	100	0.479

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF FEMALE—ONE YEAR.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
1	18.713	25	16.838	49	12.344	72	5.855
2	19.135	26	16.742			73	5.628
3	19.211	27	16.671	50	12.058	74	5.421
4	19.104	28	16.590	51	11.774		
		29	16.485	52	11.493	75	5.149
5	19.005			53	11.234	76	4.850
6	18.909	30	16.348	54	10.976	77	4.577
7	18.827	31	16.212			78	4.308
8	18.731	32	16.090	55	10.691	79	4.027
9	18.610	33	15.944	56	10.396		
		34	15.780	57	10.105	80	3.794
10	18.521			58	9.795	81	3.615
11	18.408	35	15.572	59	9.476	82	3.480
12	18.243	36	15.361			83	3.299
13	18.068	37	15.176	60	9.165	84	2.986
14	17.910	38	15.004	61	8.878		
		39	14.817	62	8.597	85	2.678
15	17.762			63	8.292	86	2.546
16	17.557	40	14.648	64	8.023	87	2.468
17	17.383	41	14.468			88	2.307
18	17.274	42	14.251	65	7.706	89	2.043
19	17.181	43	14.032	66	7.373	90	1.858
		44	13.802	67	7.081	91	1.799
20	17.081			68	6.773	92	1.984
21	17.013	45	13.560	69	6.521	93	1.422
22	16.972	46	13.278			94	1.787
23	16.934	47	12.973	70	6.317		
24	16.907	48	12.657	71	6.112	95	4.479

## AGE OF FEMALE—TWO YEARS.

Age of Male.	Value.						
2	19.197	7	18.893	12	18.308	17	1.1
3	19.274	8	18.796	13	18.137	18	1.7
4	19.167	9	18.676	14	17.975	19	1.1
5	19.070	10	18.586	15	17.826	20	1.1
6	18.974	11	18.474	16	17.623	21	1.1

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF FEMALE—TWO YEARS, Continued.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
22	17.038	40	14.708	59	9.514	77	4.586
23	17.002	41	14.530			78	4.316
24	16.974	42	14.312	60	9.201	79	4.034
		43	14.093	61	8.913		
25	16.906	44	13.861	62	8.629	80	3.799
26	16.809			63	8.323	81	3.619
27	16.738	45	13.618	64	8.052	82	3.483
28	16.658	46	13.334			83	3.301
29	16.554	47	13.028	65	7.734	84	2.987
		48	12.711	66	7.399		
30	16.415	49	12.395	67	7.105	85	2.678
31	16.279			68	6.795	86	2.546
32	16.156	50	12.109	69	6.542	87	2.467
33	16.009	51	11.822			88	2.305
34	15.846	52	11.542	70	6.337	89	2.041
		53	11.282	71	6.130	90	1.857
		54	11.021	72	5.872	91	1.796
35	15.638			73	5.643	92	1.979
36	15.426	55	10.735	74	5.435	93	1.418
37	15.241	56	10.438			94	.783
38	15.067	57	10.147	75	5.161		
39	14.881	58	9.835	76	4.861	95	.477

## AGE OF FEMALE—THREE YEARS.

Age of Male.	Value.						
3	19.430	13	18.290	23	17.152	33	16.155
4	19.323	14	18.131	24	17.125	34	15.990
5	19.226	15	17.978	25	17.057	35	15.781
	19.131	16	17.773	26	16.960	36	15.568
	19.050	17	17.599	27	16.887	37	15.381
	18.954	18	17.490	28	16.807	38	15.206
	18.832	19	17.398	29	16.704	39	15.019
	18.743	20	17.296	30	16.565	40	14.846
1	18.629	21	17.227	31	16.427	41	14.663
	18.463	22	17.187	32	16.303	42	14.446

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF FEMALE—THREE YEARS, <i>Continued.</i>							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
43	14.224	56	10.536	70	6.393	84	3.008
44	13.992	57	10.242	71	6.184		
		58	9.928	72	5.923	85	2.696
45	13.746	59	9.603	73	5.692	86	2.563
46	13.459			74	5.481	87	2.483
47	13.150	60	9.287			88	2.319
48	12.830	61	8.995	75	5.205	89	2.053
49	12.512	62	8.710	76	4.901		
		63	8.400	77	4.624	90	1.867
50	12.222	64	8.126	78	4.350	91	1.806
51	11.934			79	4.066	92	1.988
52	11.649	65	7.804			93	1.422
53	11.389	66	7.466	80	3.828	94	.785
54	11.126	67	7.170	81	3.647		
		68	6.857	82	3.509	95	.477
55	10.836	69	6.601	83	3.324		

## AGE OF FEMALE—FOUR YEARS.

Age of Male.	Value.						
4	19.491	19	17.560	34	16.148	49	12.641
5	19.394	20	17.459	35	15.937	50	12.349
6	19.300	21	17.390	36	15.723	51	12.057
7	19.219	22	17.349	37	15.535	52	11.771
8	19.123	23	17.313	38	15.358	53	11.506
9	19.002	24	17.288	39	15.169	54	11.243
10	18.911	25	17.221	40	14.995	55	10.950
11	18.799	26	17.123	41	14.812	56	10.646
12	18.630	27	17.051	42	14.590	57	10.3
13	18.457	28	16.969	43	14.370	58	10.0
14	18.296	29	16.866	44	14.134	59	
15	18.146	30	16.727	45	13.888	60	
16	17.936	31	16.589	46	13.598	61	9.6
17	17.761	32	16.463	47	13.285	62	8.8
18	17.653	33	16.314	48	12.962	63	

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF FEMALE—FOUR YEARS, Continued.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
64	8.212	72	5.985	80	3.867	89	2.072
		73	5.752	81	3.683		
65	7.887	74	5.538	82	3.543	90	1.883
66	7.545			83	3.357	91	1.822
67	7.245			84	3.037	92	2.005
68	6.929	75	5.259	85	2.722	93	1.434
69	6.670	76	4.952	86	2.587	94	.792
		77	4.671				
70	6.460	78	4.395	87	2.506		
71	6.249	79	4.107	88	2.341	95	.480

AGE OF FEMALE—FIVE YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
5	19.415	28	17.005	50	12.384	73	5.771
6	19.321	29	16.901	51	12.092	74	5.556
7	19.243	30	16.763	52	11.805	75	5.276
8	19.147	31	16.626	53	11.541	76	4.967
9	19.027	32	16.501	54	11.275	77	4.686
10	18.938	33	16.351	55	10.984	78	4.409
11	18.824	34	16.185	56	10.679	79	4.120
12	18.658	35	15.974	57	10.381		
13	18.484	36	15.760	58	10.063	80	3.879
14	18.324	37	15.573	59	9.735	81	3.694
15	18.173	38	15.397	60	9.415	82	3.554
16	17.967	39	15.207	61	9.120	83	3.366
17	17.789			62	8.830	84	3.045
18	17.682	40	15.032	63	8.516	85	2.730
19	17.590	41	14.850	64	8.238	86	2.594
	490	42	14.629	65	7.912	87	2.513
	17.422	43	14.405	66	7.569	88	2.346
	17.382	44	14.173	67	7.269	89	2.077
	17.346	45	13.925	68	6.952	90	1.888
	17.320	46	13.636	69	6.692	91	1.825
	17.254	47	13.323	70	6.482	92	2.008
	17.158	48	12.998	71	6.270	93	1.436
	17.086	49	12.676	72	6.005	94	.792

## GOVERNMENT ANNUITY TABLES.

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT PER ANNUM.

AGE OF FEMALE—SIX YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
6	19.320	29	16.918	51	12.114	74	5.571
7	19.242			52	11.827		
8	19.149	30	16.780	53	11.563	75	5.289
9	19.029	31	16.643	54	11.298	76	4.980
		32	16.520			77	4.698
10	18.942	33	16.371	55	11.005	78	4.420
11	18.830	34	16.204	56	10.702	79	4.130
12	18.662			57	10.403		
13	18.491	35	15.993	58	10.084	80	3.889
14	18.330	36	15.779	59	9.756	81	3.703
		37	15.593			82	3.563
15	18.181	38	15.418	60	9.436	83	3.374
16	17.974	39	15.229	61	9.140	84	3.052
17	17.800			62	8.850		
18	17.690	40	15.054	63	8.536	85	2.736
19	17.599	41	14.871	64	8.257	86	2.600
		42	14.651			87	2.518
20	17.500	43	14.428	65	7.931	88	2.351
21	17.433	44	14.193	66	7.587	89	2.081
22	17.394			67	7.286		
23	17.360	45	13.949	68	6.968	90	1.891
24	17.334	46	13.658	69	6.709	91	1.828
		47	13.346			92	2.010
25	17.267	48	13.022	70	6.498	93	1.436
26	17.172	49	12.699	71	6.286	94	.792
27	17.102			72	6.021		
28	17.021	50	12.406	73	5.786	95	.481

AGE OF FEMALE—SEVEN YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
7	19.257	13	18.511	19	17.624	25	17
8	19.165	14	18.353			26	17
9	19.048			20	17.525	27	17.1
		15	18.203	21	17.460	28	17.0
10	18.960	16	17.998	22	17.421	29	17
11	18.850	17	17.823	23	17.388		
12	18.684	18	17.717	24	17.364	30	17

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF FEMALE—SEVEN YEARS, <i>Continued.</i>							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
31	16.676	48	13.058	65	7.959	81	3.719
32	16.553	49	12.735	66	7.615	82	3.577
33	16.405			67	7.313	83	3.388
34	16.239	50	12.441	68	6.994	84	3.065
		51	12.148	69	6.734		
35	16.027	52	11.861			85	2.747
36	15.813	53	11.597			86	2.611
37	15.627	54	11.332	70	6.522	87	2.529
38	15.452			71	6.310	88	2.361
39	15.265	55	11.039	72	6.044	89	2.089
		56	10.734	73	5.809		
40	15.091	57	10.437	74	5.593		
41	14.907	58	10.117			90	1.899
42	14.686	59	9.788	75	5.311	91	1.836
43	14.464			76	5.000	92	2.018
44	14.230	60	9.467	77	4.717	93	1.441
		61	9.171	78	4.438	94	.795
45	13.982	62	8.880	79	4.147		
46	13.696	63	8.565				
47	13.381	64	8.287	80	3.905	95	.482

AGE OF FEMALE—EIGHT YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
8	19.130	20	17.505	32	16.544	44	14.230
9	19.015	21	17.440	33	16.397		
		22	17.404	34	16.232	45	13.984
10	18.931	23	17.370			46	13.694
11	18.820	24	17.347	35	16.022	47	13.385
12	18.656			36	15.807	48	13.060
	18.485	25	17.283	37	15.621	49	12.739
	18.327	26	17.187	38	15.447		
		27	17.117	39	15.260		
	17.9	28	17.040			50	12.446
	9.74	29	16.939	40	15.089	51	12.153
	8.01			41	14.907	52	11.866
	6.94	30	16.802	42	14.685	53	11.602
	5.06	31	16.667	43	14.462	54	11.338

## GOVERNMENT ANNUITY TABLES.

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF FEMALE—EIGHT YEARS, <i>Continued.</i>							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
55	11.045	65	7.968	75	5.320	85	2.753
56	10.741	66	7.624	76	5.010	86	2.617
57	10.443	67	7.322	77	4.726	87	2.535
58	10.125	68	7.003	78	4.447	88	2.437
59	9.796	69	6.743	79	4.155	89	2.095
60	9.475	70	6.532	80	3.913	90	1.904
61	9.179	71	6.320	81	3.727	91	1.841
62	8.889	72	6.053	82	3.585	92	2.023
63	8.574	73	5.818	83	3.396	93	1.445
64	8.296	74	5.603	84	3.072	94	.796
						95	.483

AGE OF FEMALE—NINE YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
9	18.943	31	16.624	53	11.585	75	5.320
10	18.861	32	16.503	54	11.321	76	5.010
11	18.754	33	16.356	55	11.030	77	4.726
12	18.590	34	16.193	56	10.727	78	4.447
13	18.422	35	15.984	57	10.430	79	4.156
14	18.265	36	15.772	58	10.112	80	3.914
15	18.118	37	15.585	59	9.785	81	3.728
16	17.915	38	15.412	60	9.465	82	3.587
17	17.743	39	15.226	61	9.170	83	3.398
18	17.638	40	15.055	62	8.881	84	3.074
19	17.548	41	14.876	63	8.566	85	2.755
20	17.453	42	14.657	64	8.289	86	2.619
21	17.386	43	14.434	65	7.962	87	2.537
22	17.350	44	14.201	66	7.619	88	2.360
23	17.320	45	13.958	67	7.317	89	
24	17.296	46	13.670	68	6.999	90	
25	17.233	47	13.358	69	6.740	91	
26	17.140	48	13.039	70	6.529	92	
27	17.071	49	12.717	71	6.317	93	
28	16.993	50	12.426	72	6.052	94	
29	16.894	51	12.135	73	5.817	95	
30	16.759	52	11.848	74	5.601	96	

## MALE (ELDER) AND FEMALE LIFE.

### **Value of Annuity of One Pound per Annum on Two Joint Lives.**

**RATE OF INTEREST 3 PER CENT. PER ANNUM.**

AGE OF FEMALE—TEN YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
10	18·763	32	16·438	54	11·289	75	5·311
11	18·659	33	16·293			76	5·002
12	18·499	34	16·131	55	10·998	77	4·720
13	18·331			56	10·697	78	4·441
14	18·177	35	15·924	57	10·402	79	4·151
		36	15·713	58	10·086		
15	18·032	37	15·529	59	9·759	80	3·910
16	17·830	38	15·355			81	3·724
17	17·660	39	15·171	60	9·441	82	3·584
18	17·556			61	9·147	83	3·395
19	17·469	40	15·001	62	8·859	84	3·071
		41	14·822	63	8·546		
20	17·372	42	14·607	64	8·270	85	2·753
21	17·311	43	14·387			86	2·617
22	17·273	44	14·154			87	2·535
23	17·242			65	7·944	88	2·368
24	17·222	45	13·910	66	7·602	89	2·096
		46	13·626	67	7·302		
25	17·158	47	13·316	68	6·985	90	1·906
26	17·067	48	12·995	69	6·726	91	1·843
27	17·000	49	12·679			92	2·026
28	16·923			70	6·516	93	1·447
29	16·824	50	12·388	71	6·305	94	·798
		51	12·098	72	6·041		
30	16·691	52	11·814	73	5·807	95	·483
31	16·558	53	11·551	74	5·592		

AGE OF FEMALE—ELEVEN YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
11	18.548	19	17.374	26	16.980	34	16.056
	18.391			27	16.915		
	18.227	20	17.280	28	16.841	35	15.852
	74	21	17.217	29	16.742	36	15.642
		22	17.185			37	15.460
	31	23	17.153	30	16.610	38	15.289
17.732	24	17.132		31	16.479	39	15.104
17.563				32	16.361		
17.461	25	17.072		33	16.217	40	14.935

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF FEMALE—ELEVEN YEARS, <i>Continued.</i>							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
41	14.758	55	10.959	70	6.498	85	2.749
42	14.543	56	10.658	71	6.288	86	2.613
43	14.327	57	10.365	72	6.024	87	2.532
44	14.097	58	10.051	73	5.791	88	2.364
		59	9.726	74	5.578	89	2.093
45	13.854	60	9.409	75	5.298	90	1.903
46	13.569	61	9.117	76	4.990	91	1.841
47	13.264	62	8.830	77	4.709	92	2.024
48	12.944	63	8.519	78	4.431	93	1.446
49	12.627	64	8.244	79	4.142	94	.798
50	12.341	65	7.920	80	3.901	95	.483
51	12.052	66	7.579	81	3.717		
52	11.769	67	7.280	82	3.576		
53	11.509	68	6.964	83	3.389		
54	11.247	69	6.707	84	3.066		

## AGE OF FEMALE—TWELVE YEARS.

Age of Male.	Value.						
12	18.278	27	16.826	42	14.478	57	10.325
13	18.117	28	16.753	43	14.262	58	10.013
14	17.968	29	16.658	44	14.036	59	9.690
15	17.826	30	16.526	45	13.795	60	9.375
16	17.629	31	16.397	46	13.512	61	9.084
17	17.463	32	16.280	47	13.206	62	8.799
18	17.362	33	16.139	48	12.891	63	8.489
19	17.277	34	15.979	49	12.575	64	8.215
20	17.183	35	15.775	50	12.288	65	7
21	17.123	36	15.569	51	12.004	66	7.5
22	17.089	37	15.387	52	11.722	67	7.2
23	17.062	38	15.218	53	11.463	68	6.9
24	17.040	39	15.036	54	11.204	69	6.6
25	16.980	40	14.867	55	10.916	70	6.3
26	16.892	41	14.691	56	10.618	71	6.0

## MALE (FATHER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF FEMALE—TWELVE YEARS, Continued.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
72	6.006	79	4.131	86	2.607	93	1.445
73	5.774	80	3.891	87	2.526	94	.797
74	5.561	81	3.707	88	2.360		
		82	3.568	89	2.089	95	.483
75	5.283	83	3.380				
76	4.976	84	3.059	90	1.900		
77	4.696			91	1.838		
78	4.419	85	2.743	92	2.021		

AGE OF FEMALE—THIRTEEN YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
13	18.009	35	15.703	57	10.288	79	4.119
14	17.862	36	15.497	58	9.976	80	3.880
		37	15.319	59	9.655		
15	17.724	38	15.150			81	3.697
16	17.529	39	14.969	60	9.341	82	3.558
17	17.365			61	9.052	83	3.372
18	17.266	40	14.803	62	8.768	84	3.051
19	17.182	41	14.627	63	8.460		
		42	14.415	64	8.187	85	2.736
20	17.090	43	14.201			86	2.601
21	17.030	44	13.975	65	7.866	87	2.520
22	16.999			66	7.528	88	2.354
23	16.970	45	13.738	67	7.232	89	2.084
24	16.954	46	13.457	68	6.919		
		47	13.153	69	6.664	90	1.896
25	16.892	48	12.837			91	1.834
26	16.805	49	12.525	70	6.456	92	2.017
27	16.742			71	6.248	93	1.442
		50	12.240	72	5.987	94	.796
		51	11.955	73	5.756		
		52	11.677	74	5.545	95	.483
		53	11.419				
		54	11.161	75	5.267		
				76	4.961		
		55	10.876	77	4.682		
		56	10.578	78	4.407		

## GOVERNMENT ANNUITY TABLES.

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF FEMALE—FOURTEEN YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
14	17.771	35	15.644	56	10.548	77	4.672
		36	15.439	57	10.258	78	4.397
15	17.634	37	15.261	58	9.948	79	4.111
16	17.443	38	15.096	59	9.628		
17	17.280	39	14.916			80	3.872
18	17.183			60	9.315	81	3.689
19	17.101	40	14.750	61	9.027	82	3.551
		41	14.577	62	8.744	83	3.365
20	17.011	42	14.365	63	8.437	84	3.045
21	16.952	43	14.152	64	8.166		
22	16.921	44	13.928			85	2.730
23	16.895			65	7.846	86	2.596
24	16.877	45	13.691	66	7.509	87	2.515
		46	13.413	67	7.214	88	2.350
25	16.821	47	13.111	68	6.901	89	2.080
26	16.732	48	12.797	69	6.647		
27	16.671	49	12.484			90	1.892
28	16.600			70	6.441	91	1.831
29	16.506	50	12.202	71	6.233	92	2.014
		51	11.918	72	5.973	93	1.440
30	16.378	52	11.640	73	5.742	94	.795
31	16.253	53	11.385	74	5.532		
32	16.137	54	11.128			95	.482
33	15.999			75	5.255		
34	15.843	55	10.844	76	4.950		

AGE OF FEMALE—FIFTEEN YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
15	17.559	24	16.816	32	16.088	41	14.537
16	17.369			33	15.949	42	14.398
17	17.210	25	16.759	34	15.795	43	14.11
18	17.113	26	16.675	35	15.596	44	13
19	17.033	27	16.612	36	15.395	45	13
		28	16.543	37	15.217	46	13
20	16.944	29	16.451	38	15.052	47	13
21	16.887			39	14.875	48	12
22	16.857	30	16.325			49	12.41
23	16.831	31	16.199	40	14.711		

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF FEMALE—FIFTEEN YEARS, Continued.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
50	12.173	62	8.728	74	5.523	86	2.592
51	11.892	63	8.421			87	2.512
52	11.614	64	8.150	75	5.247	88	2.347
53	11.359			76	4.943	89	2.078
54	11.104	65	7.832	77	4.665		
		66	7.496	78	4.391	90	1.890
55	10.821	67	7.201	79	4.105	91	1.829
56	10.526	68	6.890	80	3.867	92	2.012
57	10.237	69	6.636	81	3.684	93	1.439
58	9.928			82	3.546	94	·794
59	9.609	70	6.430	83	3.360		
		71	6.223	84	3.041	95	·482
60	9.297	72	5.963				
61	9.009	73	5.733	85	2.727		

AGE OF FEMALE—SIXTEEN YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
16	17.304	36	15.357	56	10.510	76	4.938
17	17.146	37	15.183	57	10.222	77	4.660
18	17.053	38	15.017	58	9.913	78	4.387
19	16.973	39	14.841	59	9.595	79	4.101
20	16.886	40	14.679	60	9.284	80	3.863
21	16.830	41	14.507	61	8.998	81	3.681
22	16.802	42	14.297	62	8.716	82	3.543
23	16.777	43	14.087	63	8.411	83	3.358
24	16.762	44	13.863	64	8.140	84	3.038
25	16.707	45	13.629	65	7.822	85	2.725
26	16.624	46	13.353	66	7.487	86	2.590
27	16.565	47	13.054	67	7.193	87	2.510
	16.494	48	12.744	68	6.882	88	2.345
	16.404	49	12.434	69	6.628	89	2.076
	16.279	50	12.153	70	6.423	90	1.889
	16.155	51	11.871	71	6.216	91	1.827
	16.043	52	11.596	72	5.957	92	2.011
	15.909	53	11.341	73	5.727	93	1.438
	15.754	54	11.085	74	5.518	94	·794
	15.558	55	10.804	75	5.242	95	·482

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF FEMALE—SEVENTEEN YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
17	17.084	37	15.149	57	10.209	77	4.657
18	16.992	38	14.987	58	9.901	78	4.384
19	16.916	39	14.809	59	9.583	79	4.098
20	16.829	40	14.648	60	9.273	80	3.861
21	16.775	41	14.479	61	8.987	81	3.679
22	16.748	42	14.271	62	8.706	82	3.541
23	16.725	43	14.060	63	8.401	83	3.355
24	16.711	44	13.839	64	8.132	84	3.037
25	16.657	45	13.604	65	7.814	85	2.723
26	16.575	46	13.329	66	7.479	86	2.589
27	16.517	47	13.031	67	7.186	87	2.509
28	16.451	48	12.722	68	6.875	88	2.344
29	16.359	49	12.414	69	6.622	89	2.075
30	16.236	50	12.134	70	6.417	90	1.887
31	16.113	51	11.854	71	6.211	91	1.826
32	16.003	52	11.578	72	5.952	92	2.010
33	15.868	53	11.325	73	5.723	93	1.437
34	15.718	54	11.071	74	5.513	94	.793
35	15.521	55	10.788	75	5.238	95	.482
36	15.322	56	10.496	76	4.934		

## AGE OF FEMALE—EIGHTEEN YEARS.

Age of Male.	Value.						
18	16.931	28	16.404	38	14.954	48	12.701
19	16.856	29	16.317	39	14.781	49	12.394
20	16.773	30	16.193	40	14.618	50	12.115
21	16.719	31	16.071	41	14.450	51	11.
22	16.693	32	15.962	42	14.244	52	11.
23	16.672	33	15.830	43	14.035	53	11.
24	16.659	34	15.679	44	13.814	54	11.
25	16.607	35	15.486	45	13.582	55	10.
26	16.526	36	15.287	46	13.306	56	10.
27	16.469	37	15.115	47	13.009	57	10.

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF FEMALE—EIGHTEEN YEARS, <i>continued.</i>							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
58	9.889	67	7.179	77	4.654	87	2.508
59	9.572	68	6.869	78	4.381	88	2.343
		69	6.616	79	4.096	89	2.074
60	9.262	70	6.412	80	3.858		
61	8.977	71	6.206	81	3.676	90	1.886
62	8.696	72	5.947	82	3.539	91	1.825
63	8.393	73	5.718	83	3.354	92	2.009
64	8.123	74	5.509	84	3.035	93	1.437
65	7.806	75	5.234	85	2.721		
66	7.472	76	4.931	86	2.587	95	.481

AGE OF FEMALE—NINETEEN YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
19	16.803	39	14.756	59	9.566	79	4.096
20	16.722	40	14.598	60	9.257	80	3.858
21	16.671	41	14.428	61	8.972	81	3.677
22	16.646	42	14.224	62	8.693	82	3.539
23	16.625	43	14.017	63	8.388	83	3.354
24	16.615	44	13.797	64	8.120	84	3.035
25	16.563	45	13.565	65	7.803	85	2.722
26	16.484	46	13.292	66	7.469	86	2.588
27	16.429	47	12.994	67	7.177	87	2.508
28	16.365	48	12.687	68	6.867	88	2.343
29	16.279	49	12.381	69	6.614	89	2.074
30	16.159	50	12.103	70	6.410	90	1.887
21	16.037	51	11.825	71	6.204	91	1.826
	15.929	52	11.551	72	5.946	92	2.009
	15.797	53	11.300	73	5.717	93	1.437
	15.650	54	11.047	74	5.508	94	.793
	15.456	55	10.767	75	5.234	95	.481
	15.261	56	10.475	76	4.931		
	15.089	57	10.189	77	4.654		
	14.929	58	9.883	78	4.381		

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF FEMALE—TWENTY YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
20	16.668	40	14.574	60	9.252	80	3.859
21	16.620	41	14.409	61	8.968	81	3.677
22	16.597	42	14.203	62	8.689	82	3.540
23	16.578	43	13.998	63	8.385	83	3.355
24	16.568	44	13.780	64	8.116	84	3.036
25	16.520	45	13.549	65	7.801	85	2.723
26	16.441	46	13.276	66	7.467	86	2.589
27	16.387	47	12.981	67	7.175	87	2.509
28	16.325	48	12.673	68	6.866	88	2.344
29	16.240	49	12.368	69	6.613	89	2.075
30	16.122	50	12.091	70	6.409	90	1.888
31	16.004	51	11.814	71	6.203	91	1.826
32	15.896	52	11.541	72	5.945	92	2.010
33	15.765	53	11.290	73	5.717	93	1.437
34	15.617	54	11.039	74	5.508	94	.793
35	15.428	55	10.759	75	5.234	95	.481
36	15.232	56	10.468	76	4.931		
37	15.064	57	10.183	77	4.654		
38	14.904	58	9.877	78	4.381		
39	14.732	59	9.561	79	4.096		

AGE OF FEMALE—TWENTY-ONE YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
21	16.555	31	15.957	41	14.377	51	11.795
22	16.536	32	15.853	42	14.175	52	11.524
23	16.518	33	15.723	43	13.969	53	11.274
24	16.510	34	15.576	44	13.753	54	11. ^ ^
25	16.462	35	15.386	45	13.524	55	10. ^
26	16.387	36	15.195	46	13.253	56	10. ^
27	16.334	37	15.026	47	12.958	57	10. ^
28	16.272	38	14.870	48	12.653	58	9. ^
29	16.190	39	14.699	49	12.347	59	9. ^
30	16.073	40	14.542	50	12.071	60	^ .

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF FEMALE—TWENTY-ONE YEARS, <i>Continued.</i>							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
61	8·958	70	6·404	79	4·094	88	2·343
62	8·679	71	6·199	80	3·857	89	2·075
63	8·376	72	5·941	81	3·676		
64	8·109	73	5·713	82	3·538	90	1·888
		74	5·505	83	3·354	91	1·826
65	7·793			84	3·035	92	2·010
66	7·460	75	5·231			93	1·437
67	7·168	76	4·928	85	2·722	94	·793
68	6·860	77	4·652	86	2·588		
69	6·608	78	4·379	87	2·508	95	·481

AGE OF FEMALE—TWENTY-TWO YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
22	16·466	42	14·140	62	8·668	82	3·536
23	16·452	43	13·938	63	8·366	83	3·352
24	16·445	44	13·721	64	8·099	84	3·034
25	16·399	45	13·494	65	7·784	85	2·721
26	16·325	46	13·225	66	7·451	86	2·587
27	16·275	47	12·932	67	7·160	87	2·507
28	16·215	48	12·627	68	6·852	88	2·342
29	16·133	49	12·325	69	6·601	89	2·074
30	16·019	50	12·048	70	6·398	90	1·887
31	15·904	51	11·773	71	6·193	91	1·826
32	15·802	52	11·503	72	5·935	92	2·010
33	15·676	53	11·255	73	5·708	93	1·437
34	15·530	54	11·004	74	5·500	94	·793
15·341	55	10·726	75	5·226	95	·481	
14·149	56	10·438	76	4·924			
985	57	10·154	77	4·648			
829	58	9·850	78	4·376			
14·661	59	9·536	79	4·091			
14·506	60	9·229	80	3·855			
14·341	61	8·946	81	3·674			

## GOVERNMENT ANNUITY TABLES.

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF FEMALE—TWENTY-THREE YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
23	16.382	41	14.306	60	9.216	79	4.089
24	16.379	42	14.105	61	8.934		
		43	13.904	62	8.657	80	3.852
25	16.334	44	13.691	63	8.355	81	3.671
26	16.261			64	8.089	82	3.534
27	16.213	45	13.463			83	3.350
28	16.156	46	13.196	65	7.775	84	3.032
29	16.076	47	12.905	66	7.443		
		48	12.603	67	7.152	85	2.719
30	15.962	49	12.300	68	6.845	86	2.586
31	15.850			69	6.594	87	2.506
32	15.749	50	12.027			88	2.342
33	15.625	51	11.751	70	6.391	89	2.074
34	15.484	52	11.481	71	6.187		
		53	11.234	72	5.930	90	1.886
35	15.296	54	10.986	73	5.703	91	1.825
36	15.105			74	5.495	92	2.009
37	14.940	55	10.709			93	1.437
38	14.788	56	10.420	75	5.222	94	0.793
39	14.621	57	10.139	76	4.920		
		58	9.835	77	4.644	95	0.481
40	14.468	59	9.522	78	4.373		

AGE OF FEMALE—TWENTY-FOUR YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
24	16.300	35	15.243	46	13.160	57	10.117
		36	15.053	47	12.871	58	9.816
25	16.260	37	14.889	48	12.570	59	9.503
26	16.188	38	14.737	49	12.271		
27	16.141	39	14.574			60	
28	16.086			50	11.997	61	8
29	16.009	40	14.422	51	11.725	62	8
		41	14.262	52	11.455	63	8
30	15.897	42	14.064	53	11.208	64	
31	15.786	43	13.862	54	10.961		
32	15.688	44	13.651			65	
33	15.565			55	10.686	66	7.4
34	15.426	45	13.427	56	10.399	67	7

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF FEMALE—TWENTY-FOUR YEARS, <i>Continued.</i>							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
68	6.833	75	5.214	82	3.530	89	2.072
69	6.583	76	4.913	83	3.346	90	1.885
		77	4.638	84	3.029	91	1.824
70	6.381	78	4.367			92	2.008
71	6.178	79	4.084	85	2.716	93	1.436
72	5.921			86	2.583	94	.793
73	5.694	80	3.847	87	2.504		
74	5.487	81	3.667	88	2.339	95	.481

AGE OF FEMALE—TWENTY-FIVE YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
25	16.180	45	13.389	65	7.748	85	2.713
26	16.114	46	13.125	66	7.418	86	2.580
27	16.067	47	12.837	67	7.129	87	2.501
28	16.014	48	12.538	68	6.823	88	2.337
29	15.939	49	12.239	69	6.573	89	2.070
30	15.831	50	11.969	70	6.371	90	1.883
31	15.721	51	11.696	71	6.168	91	1.822
32	15.624	52	11.430	72	5.912	92	2.006
33	15.504	53	11.183	73	5.686	93	1.435
34	15.366	54	10.936	74	5.479	94	.792
35	15.186	55	10.663	75	5.207	95	.481
36	15.001	56	10.377	76	4.907		
37	14.838	57	10.097	77	4.632		
	687	58	9.795	78	4.361		
	24	59	9.485	79	4.078		
,76	60	9.180	80	3.843			
217	61	8.900	81	3.662			
,021	62	8.625	82	3.526			
13.823	63	8.325	83	3.342			
13.611	64	8.061	84	3.025			

## GOVERNMENT ANNUITY TABLES.

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF FEMALE—TWENTY-SIX YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
26	16.044	44	13.581	61	8.889	79	4.076
27	16.003			62	8.615		
28	15.950	45	13.359	63	8.316	80	3.840
29	15.877	46	13.097	64	8.052	81	3.660
		47	12.811			82	3.524
30	15.771	48	12.513	65	7.740	83	3.340
31	15.665	49	12.216	66	7.410	84	3.024
32	15.570			67	7.122		
33	15.451	50	11.946	68	6.816	85	2.712
34	15.315	51	11.677	69	6.567	86	2.579
		52	11.410			87	2.500
35	15.137	53	11.166	70	6.366	88	2.336
36	14.954	54	10.919	71	6.163	89	2.069
37	14.797			72	5.907		
38	14.646	55	10.646	73	5.682	90	1.882
39	14.484	56	10.362	74	5.475	91	1.822
		57	10.083			92	2.005
40	14.336	58	9.783	75	5.203	93	1.434
41	14.181	59	9.472	76	4.903	94	.792
42	13.987			77	4.629		
43	13.790	60	9.169	78	4.358	95	.481

## AGE OF FEMALE—TWENTY-SEVEN YEARS.

Age of Male.	Value.						
27	15.938	38	14.609	49	12.196	60	9.160
28	15.890	39	14.448			61	8.882
29	15.818			50	11.928	62	8.607
		40	14.301	51	11.659	63	8.309
30	15.714	41	14.146	52	11.395	64	8.046
31	15.610	42	13.955	53	11.151		
32	15.518	43	13.761	54	10.906	65	
33	15.401	44	13.554			66	
				55	10.633	67	7.
34	15.267						
		45	13.333	56	10.349	68	
35	15.091	46	13.072	57	10.072	69	
36	14.910	47	12.788	58	9.773		
37	14.754	48	12.492	59	9.463	70	

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF FEMALE—TWENTY-SEVEN YEARS, <i>Continued.</i>							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
71	6.160	78	4.357	85	2.712	92	2.006
72	5.905	79	4.075	86	2.579	93	1.435
73	5.679			87	2.500	94	.792
74	5.473	80	3.839	88	2.336		
		81	3.660	89	2.069	95	.481
75	5.202	82	3.523				
76	4.902	83	3.340	90	1.882		
77	4.628	84	3.023	91	1.822		

AGE OF FEMALE—TWENTY-EIGHT YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
28	15.817	46	13.041	65	7.726	84	3.022
29	15.750	47	12.758	66	7.397		
		48	12.464	67	7.110		
		49	12.170	68	6.806	85	2.710
30	15.647			69	6.557	86	2.578
31	15.546					87	2.499
32	15.456	50	11.903			88	2.335
33	15.342	51	11.636	70	6.357	89	2.068
34	15.211	52	11.373	71	6.155		
		53	11.131	72	5.900		
		54	10.887	73	5.675	90	1.881
35	15.036			74	5.469	91	1.821
36	14.858					92	2.006
37	14.704	55	10.616			93	1.435
38	14.560	56	10.333	75	5.198	94	.792
39	14.405	57	10.055	76	4.898		
		58	9.758	77	4.625		
		59	9.450	78	4.354	95	.481
				79	4.072		
40	13.301	64	8.036	83	3.338		

## GOVERNMENT ANNUITY TABLES.

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF FEMALE—TWENTY-NINE YEARS.								
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	
29	15.672	46	13.006	64	8.025	81	3.654	
		47	12.725			82	3.518	
30	15.574	48	12.432	65	7.715	83	3.336	
31	15.474	49	12.140	66	7.387	84	3.020	
32	15.387			67	7.101			
33	15.276	50	11.875	68	6.797	85	2.708	
34	15.147	51	11.609	69	6.549	86	2.576	
		52	11.348			87	2.497	
35	14.976	53	11.107	70	6.349	88	2.333	
36	14.799	54	10.865	71	6.148	89	2.066	
37	14.648			72	5.893			
38	14.507	55	10.595	73	5.669	90	1.880	
39	14.352	56	10.314	74	5.463	91	1.820	
		57	10.037			92	2.004	
40	14.212	58	9.740	75	5.192	93	1.435	
41	14.059	59	9.433	76	4.893	94	.792	
42	13.870			77	4.620			
43	13.680	60	9.133	78	4.350	95	.481	
44	13.478	61	8.856	79	4.068			
		62	8.583					
45	13.263	63	8.287	80	3.834			

AGE OF FEMALE—THIRTY YEARS.								
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	
30	15.484	41	14.002	52	11.312	63	8.267	
31	15.389	42	13.814	53	11.074	64	8.006	
32	15.303	43	13.625	54	10.833			
33	15.195	44	13.425			65	7.698	
34	15.069			55	10.565			
		45	13.212	56	10.285	67		
35	14.901	46	12.959	57	10.011	68		
36	14.728	47	12.680	58	9.715	69	6	
37	14.578	48	12.390	59	9.409			
38	14.439	49	12.099			70		
39	14.288			60	9.110	71		
		50	11.836	61	8.834	72		
40	14.148	51	11.573	62	8.563	73		

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF FEMALE—THIRTY YEARS, <i>Continued.</i>							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
74	5.453	79	4.061	85	2.704	91	1.816
		80	3.827	86	2.571	92	2.000
75	5.182	81	3.648	87	2.493	93	1.432
		82	3.512	88	2.329	94	.791
76	4.884	83	3.330	89	2.063		
77	4.612	84	3.014	90	1.877	95	.481

AGE OF FEMALE—THIRTY-ONE YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
31	15.313	48	12.358	65	7.688	82	3.509
		49	12.070	66	7.362	83	3.327
32	15.232			67	7.077	84	3.012
				68	6.775		
34	15.003	50	11.808	69	6.528	85	2.701
		51	11.546				
35	14.837	52	11.289				
				70	6.329	87	2.569
36	14.667	53	11.050				
				71	6.129	88	2.490
37	14.521	54	10.812				
				72	5.876	89	2.327
38	14.384	55	10.545				
		56	10.267	73	5.652		
39	14.234			74	5.448	90	1.875
40	14.098	57	9.993				
				75	5.178	92	1.814
41	13.952	58	9.699				
				76	4.880	93	1.998
42	13.771	59	9.394				
				77	4.607	94	1.430
43	13.583						
				78	4.339		
44	13.384	60	9.096				
		61	8.821	79	4.058	95	.790
45	13.174	62	8.551				
				80	3.824		
46	12.921	63	8.256				
				81	3.645		

AGE OF FEMALE—THIRTY-TWO YEARS.							
ie.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	
10.182	35	14.797	38	14.352	41	13.927	
15.080	36	14.629	39	14.204	42	13.746	
14.959	37	14.486	40	14.070	43	13.564	

## GOVERNMENT ANNUITY TABLES.

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF FEMALE—THIRTY-TWO YEARS, *Continued.*

Age of Male.	Value.						
44	13.366	57	9.994	70	6.335	84	3.016
		58	9.700	71	6.135		
45	13.157	59	9.396	72	5.882	85	2.705
46	12.907			73	5.658	86	2.573
47	12.633	60	9.098	74	5.454	87	2.494
48	12.348	61	8.824	75	5.184	88	2.331
49	12.061	62	8.555	76	4.886	89	2.064
		63	8.260	77	4.613	90	1.878
50	11.801	64	8.001	78	4.344	91	1.818
51	11.540			79	4.063	92	2.001
52	11.283					93	1.431
53	11.048	65	7.693	80	3.829	94	.790
54	10.808	66	7.368	81	3.650		
		67	7.083				
55	10.544	68	6.780	82	3.514	95	.480
56	10.266	69	6.534	83	3.332		

## AGE OF FEMALE—THIRY-THREE YEARS.

Age of Male.	Value.						
33	15.021	48	12.328	64	8.001	80	3.833
34	14.905	49	12.045		65	7.694	81
						82	3.654
35	14.744	50	11.786	66	7.370	83	3.336
36	14.580	51	11.527	67	7.085	84	3.020
37	14.439	52	11.271	68	6.783		
38	14.309	53	11.037	69	6.537	85	2.709
39	14.164	54	10.801	70	6.338	86	2.576
						87	2.497
40	14.031	55	10.535	71	6.138	88	2.334
41	13.891	56	10.260	72	5.886	89	
42	13.714	57	9.989	73	5.662		
43	13.532	58	9.697	74	5.458	90	
44	13.340	59	9.393	75	5.188	91	1.1
		60	9.097	76	4.890	92	2.1
45	13.132	61	8.823	77	4.617	93	1.4
46	12.884	62	8.554	78	4.348	94	
47	12.612	63	8.261	79	4.067	95	

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF FEMALE—THIRTY-FOUR YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
34	14.824	50	11.754	66	7.361	82	3.518
		51	11.497	67	7.078	83	3.336
35	14.669	52	11.244	68	6.776	84	3.020
36	14.507	53	11.010	69	6.531		
37	14.370	54	10.776			85	2.709
38	14.242			70	6.333	86	2.577
39	14.102	55	10.514	71	6.134	87	2.498
		56	10.238	72	5.881	88	2.335
40	13.972	57	9.969	73	5.659	89	2.068
41	13.833	58	9.679	74	5.455		
42	13.659	59	9.378			90	1.882
43	13.481			75	5.186	91	1.822
44	13.290	60	9.082	76	4.888	92	2.007
		61	8.810	77	4.616	93	1.436
45	13.088	62	8.542	78	4.347	94	.793
46	12.841	63	8.249	79	4.066		
47	12.572	64	7.991			95	.481
48	12.290			80	3.832		
49	12.009	65	7.685	81	3.654		

AGE OF FEMALE—THIRTY-FIVE YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
35	14.563	48	12.230	60	9.051	73	5.645
36	14.406	49	11.951	61	8.780	74	5.442
37	14.271			62	8.514		
38	14.147	50	11.698	63	8.223		
39	14.010	51	11.445	64	7.967	75	5.174
40	13.885	52	11.194	65	7.662	77	4.606
	750	53	10.965	66	7.340	78	4.338
	577	54	10.731	67	7.058	79	4.058
41	13.403			68	6.758		
	16	55	10.472	69	6.513	80	3.825
		56	10.200			81	3.646
	15	57	9.931	70	6.316	82	3.512
42	12.775	58	9.643	71	6.118	83	3.330
	12.508	59	9.344	72	5.867	84	3.015

## GOVERNMENT ANNUITY TABLES.

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF FEMALE—THIRTY-FIVE YEARS, <i>Continued.</i>							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
85	2.705	88	2.331	91	1.819	94	.792
86	2.573	89	2.065	92	2.004		
87	2.494	90	1.879	93	1.435	95	.481
AGE OF FEMALE—THIRTY-SIX YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
36	14.294	51	11.386	66	7.314	81	3.637
37	14.164	52	11.139	67	7.033	82	3.502
38	14.042	53	10.911	68	6.735	83	3.321
39	13.909	54	10.682	69	6.492	84	3.007
40	13.788	55	10.423	70	6.296	85	2.698
41	13.657	56	10.155	71	6.099	86	2.566
42	13.489	57	9.890	72	5.849	87	2.488
43	13.316	58	9.602	73	5.628	88	2.326
44	13.133	59	9.305	74	5.426	89	2.060
45	12.937	60	9.015	75	5.159	90	1.875
46	12.698	61	8.746	76	4.863	91	1.815
47	12.438	62	8.482	77	4.593	92	2.000
48	12.162	63	8.193	78	4.326	93	1.432
49	11.887	64	7.937	79	4.047	94	.791
50	11.637	65	7.635	80	3.814	95	.481
AGE OF FEMALE—THIRTY-SEVEN YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Val
37	14.063	42	13.407	47	12.371	52	11.08
38	13.946	43	13.239	48	12.102	53	10.86
39	13.814	44	13.057	49	11.829	54	10
40	13.697	45	12.864	50	11.583	55	10
41	13.570	46	12.630	51	11.334	56	10

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF FEMALE—THIRTY-SEVEN YEARS, Continued.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
57	9.853	67	7.014	77	4.583	87	2.483
58	9.569	68	6.717	78	4.317	88	2.321
59	9.273	69	6.476	79	4.039	89	2.056
60	8.984	70	6.280	80	3.807	90	1.871
61	8.718	71	6.084	81	3.629	91	1.811
62	8.455	72	5.835	82	3.495	92	1.996
63	8.168	73	5.615	83	3.315	93	1.429
64	7.914	74	5.413	84	3.001	94	.790
65	7.613	75	5.147	85	2.693	95	.480
66	7.294	76	4.853	86	2.561		

AGE OF FEMALE—THIRTY-EIGHT YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
38	13.867	53	10.834	68	6.711	83	3.314
39	13.740	54	10.610	69	6.469	84	3.001
40	13.624	55	10.357	70	6.275	85	2.692
41	13.501	56	10.092	71	6.079	86	2.561
42	13.341	57	9.830	72	5.830	87	2.483
43	13.178	58	9.549	73	5.611	88	2.321
44	13.001	59	9.256	74	5.410	89	2.056
45	12.810	60	8.968	75	5.144	90	1.871
46	12.579	61	8.703	76	4.850	91	1.811
	12.325	62	8.442	77	4.581	92	1.996
	056	63	8.156	78	4.315	93	1.429
	789	64	7.904	79	4.037	94	.789
45	65	7603	80	3.806	95	.479	
300	66	7.285	81	3.628			
057	67	7.007	82	3.495			

## GOVERNMENT ANNUITY TABLES.

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF FEMALE—THIRTY-NINE YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
39	13.664	53	10.805	67	7.001	82	3.496
		54	10.582	68	6.706	83	3.315
40	13.552			69	6.466	84	3.002
41	13.431	55	10.333	70	6.272	85	2.693
42	13.275	56	10.070	71	6.076	86	2.562
43	13.115	57	9.811	72	5.828	87	2.484
44	12.943	58	9.530	73	5.609	88	2.322
		59	9.240	74	5.409	89	2.057
45	12.757						
46	12.528	60	8.954	75	5.144		
47	12.277	61	8.690	76	4.850	90	1.872
48	12.013	62	8.430	77	4.581	91	1.812
49	11.747	63	8.146	78	4.316	92	1.996
		64	7.895	79	4.038	93	1.430
50	11.508					94	.790
51	11.265	65	7.596	80	3.806		
52	11.026	66	7.279	81	3.629	95	.480

## AGE OF FEMALE—FORTY YEARS.

Age of Male.	Value.						
40	13.456	55	10.291	70	6.259	85	2.691
41	13.339	56	10.032	71	6.065	86	2.560
42	13.186	57	9.776	72	5.818	87	2.482
43	13.030	58	9.498	73	5.600	88	2.320
44	12.862	59	9.209	74	5.401	89	2.056
45	12.681	60	8.926	75	5.136	90	1.871
46	12.458	61	8.664	76	4.843	91	1.811
47	12.209	62	8.406	77	4.575	92	1.995
48	11.949	63	8.124	78	4.310	93	1.492
49	11.688	64	7.874	79	4.033	94	
50	11.450	65	7.577	80	3.802	95	
51	11.213	66	7.262	81	3.625		
52	10.976	67	6.985	82	3.492		
53	10.759	68	6.691	83	3.312		
54	10.539	69	6.452	84	2.999		

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF FEMALE—FIFTY-ONE YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
41	13.262	55	10.265	69	6.449	82	3.495
42	13.113	56	10.007			83	3.315
43	12.961	57	9.754	70	6.257	84	3.002
44	12.796	58	9.479	71	6.064	85	2.693
		59	9.192	72	5.817	86	2.562
45	12.619			73	5.600	87	2.485
46	12.401	60	8.910	74	5.401	88	2.323
47	12.158	61	8.651			89	2.058
48	11.900	62	8.395	75	5.137		
49	11.642	63	8.114	76	4.844	90	1.873
		64	7.866	77	4.577	91	1.814
50	11.409			78	4.312	92	1.998
51	11.173	65	7.570	79	4.035	93	1.430
52	10.942	66	7.256			94	.790
53	10.727	67	6.981	80	3.804		
54	10.510	68	6.687	81	3.628	95	.480

AGE OF FEMALE—FORTY-TWO YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
42	13.015	55	10.221	68	6.673	82	3.493
43	12.867	56	9.966	69	6.436	83	3.313
44	12.707	57	9.715			84	3.001
		58	9.443	70	6.245		
		59	9.159	71	6.053	85	2.693
45	12.533			72	5.808	86	2.562
46	12.320			73	5.591	87	2.485
47	12.082	60	8.881	74	5.393	88	2.323
48	11.831	61	8.623			89	2.059
		76	8.369	75	5.130		
		62		76	4.839	90	1.874
		63	8.090			91	1.815
		64	7.844	77	4.572		
46				78	4.308	92	1.999
115				79	4.031	93	1.431
885	65	7.550				94	.791
676	66	7.238	80	3.801			
462	67	6.965	81	3.625	95		.480

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF FEMALE—FORTY-THREE YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
43	12.749	56	9.907	70	6.222	84	2.995
44	12.593	57	9.659	71	6.031	85	2.687
		58	9.390	72	5.788	86	2.557
45	12.425	59	9.110	73	5.573	87	2.480
46	12.215			74	5.376	88	2.319
47	11.983	60	8.835			89	2.055
48	11.737	61	8.580	75	5.115		
49	11.489	62	8.329	76	4.825		
		63	8.053	77	4.559	90	1.871
50	11.262	64	7.809	78	4.296	91	1.812
51	11.035			79	4.021	92	1.997
52	10.810	65	7.518			93	1.430
53	10.603	66	7.208	80	3.791		1.790
54	10.395	67	6.937	81	3.616		
		68	6.647	82	3.485	95	1.480
55	10.157	69	6.412	83	3.306		

AGE OF FEMALE—FORTY FOUR YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
44	12.477	56	9.846	70	6.200	84	2.988
		57	9.603	71	6.011		
		58	9.337	72	5.769		
45	12.313	59	9.060	73	5.555	85	2.682
46	12.110			74	5.360	86	2.552
47	11.881					87	2.476
48	11.641	60	8.788			88	2.315
49	11.398	61	8.537	75	5.100	89	2.051
		62	8.289	76	4.811		
		63	8.015	77	4.546		
50	11.178	64	7.774	78	4.285	90	
51	10.954			79	4.010	91	
52	10.733					92	
53	10.531	65	7.485			93	
54	10.325	66	7.178	80	3.782	94	
		67	6.909	81	3.608		
		68	6.622	82	3.477		
55	10.093	69	6.388	83	3.299	95	

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF FEMALE—FORTY-FIVE YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
45	12.185	58	9.273	71	5.983	84	2.978
46	11.987	59	9.000	72	5.743		
47	11.765			73	5.531	85	2.673
48	11.529	60	8.731	74	5.337	86	2.544
49	11.292	61	8.484			87	2.468
		62	8.239	75	5.078	88	2.308
50	11.077	63	7.968	76	4.792	89	2.045
51	10.860	64	7.730	77	4.529		
52	10.643	65	7.444	78	4.269	90	1.862
53	10.444	66	7.140	79	3.995	91	1.804
54	10.244	67	6.873			92	1.990
		68	6.588	80	3.768	93	1.426
55	10.015	69	6.357	81	3.595	94	.788
56	9.773			82	3.464		
57	9.534	70	6.171	83	3.288	95	.479

AGE OF FEMALE—FORTY-SIX YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
46	11.875	60	8.684	75	5.064	89	2.042
47	11.659	61	8.439	76	4.778		
48	11.429	62	8.198	77	4.517		
49	11.197	63	7.931	78	4.258	90	1.859
		64	7.695	79	3.986	91	1.800
						92	1.987
50	10.988					93	1.424
51	10.775	65	7.412	80	3.759	94	.788
52	10.564	66	7.110	81	3.587		
53	10.370	67	6.846	82	3.457		
54	10.172	68	6.563	83	3.280	95	.479
		69	6.334	84	2.972		
8	70	6.149					
10	71	5.963	85	2.668			
15	72	5.724	96	2.539			
18	73	5.514	87	2.463			
19	74	5.321	88	2.304			

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF FEMALE—FORTY-SEVEN YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
47	11.546	60	8.633	73	5.495	85	2.662
48	11.322	61	8.392	74	5.304	86	2.533
49	11.096	62	8.154			87	2.458
		63	7.890			88	2.299
50	10.892	64	7.657	75	5.049	89	2.037
51	10.685			76	4.764		
52	10.478	65	7.377	77	4.504	90	1.855
53	10.289	66	7.078	78	4.246	91	1.796
54	10.097	67	6.816	79	3.975	92	1.982
		68	6.536			93	1.421
55	9.876	69	6.308	80	3.750	94	.786
56	9.643			81	3.578		
57	9.412	70	6.126	82	3.448	95	.478
58	9.159	71	5.941	83	3.273		
59	8.894	72	5.705	84	2.965		

AGE OF FEMALE—FORTY-EIGHT YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
48	11.226	61	8.355	75	5.040	90	1.854
49	11.005	62	8.119	76	4.757	91	1.796
		63	7.859	77	4.498	92	1.980
		64	7.629	78	4.240	93	1.419
50	10.806			79	3.970	94	.785
51	10.604						
52	10.403	65	7.351				
53	10.218	66	7.055	80	3.746	95	.477
54	10.031	67	6.795	81	3.574		
		68	6.517	82	3.445		
		69	6.292	83	3.270		
55	9.815			84	2.963		
56	9.585						
57	9.359						
58	9.110	70	6.111	85	2.660		
59	8.849	71	5.928	86	2.531		
		72	5.692	87	2.456		
		73	5.485	88	2.297		
60	8.592	74	5.295	89	2.036		

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF FEMALE—FORTY-NINE YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male	Value.	Age of Male.	Value.
49	10.921	61	8.324	74	5.292	86	2.534
		62	8.093			87	2.459
50	10.727	63	7.835	75	5.039	88	2.300
51	10.530	64	7.608	76	4.756	89	2.039
52	10.334			77	4.498		
53	10.155	65	7.333	78	4.241	90	1.857
54	9.971	66	7.039	79	3.972	91	1.799
		67	6.782			92	1.984
55	9.761	68	6.506	80	3.747	93	1.422
56	9.536	69	6.282	81	3.576	94	.786
57	9.313			82	3.448		
58	9.069	70	6.103	83	3.273	95	.478
59	8.812	71	5.921	84	2.966		
		72	5.687				
60	8.558	73	5.481	85	2.662		

AGE OF FEMALE—FIFTY YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
50	10.632	62	8.055	74	5.285	85	2.664
51	10.441	63	7.802			86	2.536
52	10.250	64	7.578			87	2.461
53	10.076			75	5.033	88	2.303
54	9.898	65	7.306	76	4.752	89	2.042
		66	7.016	77	4.495		
55	9.72	67	6.761	78	4.239	90	1.859
		68	6.488	79	3.970	91	1.802
56	9.255	69	6.266			92	1.988
57	9.015			80	3.747	93	1.425
58	8.763	70	6.089	81	3.576	94	.788
		71	5.909	82	3.448		
59	8.558	72	5.677	83	3.274		
60	8.33	73	5.472	84	2.967	95	.479

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF FEMALE—FIFTY-ONE YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
51	10.316	62	7.992	73	5.447	85	2.658
52	10.132	63	7.743	74	5.262	86	2.531
53	9.963	64	7.524	75	5.012	87	2.457
54	9.791			76	4.734	88	2.299
		65	7.256	77	4.478	89	2.039
55	9.591	66	6.970	78	4.224		
56	9.377	67	6.719	79	3.957	90	1.857
57	9.166	68	6.449			91	1.800
58	8.931	69	6.231	80	3.735	92	1.987
59	8.685			81	3.566	93	1.425
60	8.440	71	5.878	83	3.266		
61	8.215	72	5.649	84	2.960	94	.788
						95	.479

AGE OF FEMALE—FIFTY-TWO YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
52	9.982	63	7.660	74	5.223	85	2.644
53	9.820	64	7.446			86	2.518
54	9.654			75	4.977	87	2.445
		65	7.184	76	4.701	88	2.288
55	9.461	66	6.903	77	4.448	89	2.029
56	9.253	67	6.656	78	4.197		
57	9.048	68	6.391	79	3.933	90	1.848
58	8.820	69	6.176			91	1.792
59	8.580			80	3.713	92	1.979
		70	6.005	81	3.545	93	1.420
60	8.342	71	5.830	82	3.420	94	.785
61	8.122	72	5.605	83	3.248		
62	7.904	73	5.405	84	2.945	95	.478

AGE OF FEMALE—FIFTY-THREE YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	V
53	9.692	57	8.945	61	8.043	65	7
54	9.533	58	8.724	62	7.830	66	6
55	9.346	59	8.490	63	7.592	67	
56	9.145	60	8.257	64	7.382	68	

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF FEMALE—FIFTY-THREE YEARS, <i>Continued.</i>							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
69	6.133	76	4.678	84	2.935	91	1.787
		77	4.427			92	1.975
70	5.965	78	4.179	85	2.636	93	1.417
71	5.794	79	3.916	86	2.510	94	.784
72	5.571			87	2.438		
73	5.375	80	3.697	88	2.281	95	.477
74	5.195	81	3.531	89	2.024		
		82	3.407				
75	4.951	83	3.236	90	1.843		

AGE OF FEMALE—FIFTY-FOUR YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
54	9.406	65	7.063	76	4.654	87	2.430
		66	6.791	77	4.406	88	2.275
55	9.226	67	6.554	78	4.159	89	2.018
56	9.032	68	6.296	79	3.899		
57	8.839	69	6.089			90	1.839
58	8.623			80	3.682	91	1.783
59	8.396	70	5.924	81	3.517	92	1.970
		71	5.756	82	3.394	93	1.414
60	8.169	72	5.536	83	3.225	94	.783
61	7.961	73	5.342	84	2.925		
62	7.753	74	5.166			95	.477
63	7.520			85	2.627		
64	7.315	75	4.924	86	2.503		

AGE OF FEMALE—FIFTY-FIVE YEARS.							
Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	
104	61	7.877	67	6.500	73	5.311	
17	62	7.675	68	6.248	74	5.137	
30	63	7.447	69	6.044			
21	64	7.247			75	4.899	
299			70	5.882	76	4.631	
			71	5.718	77	4.386	
8.080	65	7.001	72	5.501	78	4.141	
	66	6.734					

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF FEMALE—FIFTY-FIVE YEARS, <i>Continued.</i>							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
79	3.883	83	3.215	87	2.424	91	1.780
		84	2.916	88	2.270	92	1.966
80	3.668			89	2.014	93	1.412
81	3.504	85	2.620			94	.781
82	3.382	86	2.496	90	1.835	95	.476

AGE OF FEMALE—FIFTY-SIX YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
56	8.805	66	6.680	76	4.613	86	2.493
57	8.625	67	6.452	77	4.370	87	2.422
58	8.423	68	6.203	78	4.128	88	2.268
59	8.207	69	6.004	79	3.871	89	2.013
60	7.993	70	5.845	80	3.658	90	1.834
61	7.797	71	5.684	81	3.496	91	1.779
62	7.600	72	5.471	82	3.375	92	1.966
63	7.378	73	5.284	83	3.208	93	1.412
64	7.184	74	5.113	84	2.911	94	.782
65	6.942	75	4.877	85	2.616	95	.476

AGE OF FEMALE—FIFTY-SEVEN YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
57	8.495	67	6.385	77	4.343	87	2.414
58	8.300	68	6.142	78	4.104	88	2.261
59	8.092	69	5.947	79	3.850	89	2.007
60	7.885	70	5.793	80	3.639	90	
61	7.694	71	5.635	81	3.479	91	.771
62	7.504	72	5.427	82	3.360	92	1.96
63	7.289	73	5.243	83	3.195	93	1.
64	7.100	74	5.076	84	2.900	94	
65	6.864	75	4.844	85	2.607	95	
66	6.609	76	4.583	86	2.484		

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF FEMALE—FIFTY-EIGHT YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
58	8.172	67	6.316	76	4.553	86	2.476
59	7.972	68	6.079	77	4.316	87	2.407
		69	5.888	78	4.080	88	2.256
60	7.772			79	3.829	89	2.002
61	7.588	70	5.738	80	3.620	90	1.826
62	7.404	71	5.585	81	3.462	91	1.773
63	7.195	72	5.381	82	3.345	92	1.961
64	7.013	73	5.201	83	3.182	93	1.409
		74	5.037	84	2.889	94	.780
65	6.783			85	2.598	95	.475
66	6.534	75	4.810				

AGE OF FEMALE—FIFTY-NINE YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
59	7.844	69	5.825	79	3.807	89	1.998
60	7.652	70	5.679	80	3.601	90	1.823
61	7.475	71	5.530	81	3.445	91	1.770
62	7.298	72	5.331	82	3.330	92	1.960
63	7.096	73	5.156	83	3.169	93	1.410
64	6.919	74	4.996	84	2.878	94	.781
65	6.697	75	4.773	85	2.588	95	.476
66	6.454	76	4.520	86	2.468		
67	6.242	77	4.287	87	2.400		
68	6.010	78	4.054	88	2.250		

AGE OF FEMALE—SIXTY YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
7493	66	6.341		72	5.254	78	4.008
324	67	6.136		73	5.084	79	3.765
154	68	5.911		74	4.929		
960	69	5.732				80	3.563
791				75	4.711	81	3.410
				76	4.464	82	3.297
576	70	5.591		77	4.236	83	3.139
	71	5.448					

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF FEMALE—SIXTY YEARS, Continued.								
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	
84	2.852	87	2.381	90	1.810	94	.778	
		88	2.233	91	1.759			
85	2.566	89	1.984	92	1.948	95	.475	
86	2.448			93	1.402			
AGE OF FEMALE—SIXTY-ONE YEARS.								
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	
61	7.177	72	5.180	83	3.112	94	.774	
62	7.015	73	5.016	84	2.828			
63	6.828	74	4.865			95	.473	
64	6.666	75	4.653	86	2.429			
65	6.459	76	4.411	87	2.364			
66	6.232	77	4.188	88	2.218			
67	6.033	78	3.964	89	1.971			
68	5.815	79	3.725					
69	5.642			90	1.798			
		80	3.527	91	1.748			
70	5.507	81	3.377	92	1.938			
71	5.368	82	3.267	93	1.396			
AGE OF FEMALE—SIXTY-TWO YEARS.								
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	
62	6.891	71	5.301	81	3.353	90	1.793	
63	6.712	72	5.119	82	3.246	91	1.743	
64	6.557	73	4.959	83	3.093	92		
		74	4.813	84	2.813	93		
65	6.357	75	4.606			94		
66	6.136	76	4.369					
67	5.945	77	4.151	85	2.532			
68	5.733	78	3.931	86	2.417	95		
69	5.565	79	3.696	87	2.353			
70	5.435	80	3.501	88	2.209			
				89	1.964			

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF FEMALE—SIXTY THREE YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
63	6·568	71	5·213	80	3·460	89	1·949
64	6·420	72	5·036	81	3·316		
		73	4·882	82	3·212	90	1·781
65	6·228	74	4·742	83	3·063	91	1·732
66	6·016	75	4·541	84	2·786	92	1·924
67	5·831	76	4·310	85	2·509	93	1·388
68	5·627	77	4·096	86	2·396	94	.771
69	5·465	78	3·882	87	2·334		
70	5·341	79	3·652	88	2·192	95	.471

AGE OF FEMALE—SIXTY-FOUR YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
64	6·286	72	4·956	80	3·422	88	2·176
		73	4·807	81	3·282	89	1·937
65	6·102	74	4·673	82	3·180		
66	5·898			83	3·034	90	1·770
67	5·721	75	4·477	84	2·762	91	1·723
68	5·523	76	4·252			92	1·915
69	5·368	77	4·044	85	2·488	93	1·382
70	5·249	78	3·835	86	2·377	94	.768
71	5·126	79	3·609	87	2·316	95	.470

AGE OF FEMALE—SIXTY-FIVE YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
65	5·977	74	4·604	82	3·149	90	1·761
	81			83	3·007	91	1·715
110	75	4·415		84	2·739	92	1·909
20	76	4·196				93	1·379
71	77	3·993				94	.767
	78	3·789		85	2·469		
.57	79	3·568		86	2·360	95	.470
140				87	2·301		
376	80	3·385		88	2·163		
2733	81	3·248		89	1·925		

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF FEMALE—SIXTY-SIX YEARS.				AGE OF FEMALE—SIXTY-SEVEN YEARS.			
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
66	5.646	82	3.110	67	5.349	83	2.931
67	5.483	83	2.971	68	5.174	84	2.673
68	5.300	84	2.708	69	5.038		
69	5.158			85		85	2.412
		85	2.442	70	4.936	86	2.308
70	5.050	86	2.335	71	4.830	87	2.253
71	4.938	87	2.278	72	4.680	88	2.121
72	4.781	88	2.143	73	4.549	89	1.890
73	4.644	89	1.909	74	4.432		
74	4.521					90	1.730
		90	1.746	75	4.256	91	1.688
75	4.338	91	1.702	76	4.051	92	1.884
76	4.126	92	1.898	77	3.861	93	1.365
77	3.930	93	1.373	78	3.669	94	.761
78	3.731	94	.764	79	3.460		
79	3.516					95	.467
		95	.468	80	3.286		
80	3.338			81	3.157		
81	3.205			82	3.066		

AGE OF FEMALE—SIXTY-EIGHT YEARS.				AGE OF FEMALE—SIXTY-NINE YEARS.			
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
68	5.037	82	3.015	69	4.786	83	2.844
69	4.907	83	2.885	70	4.696	84	2.598
70	4.811	84	2.633	71	4.603	85	2.346
71	4.712	85	2.377	72	4.466	86	2.247
72	4.569	86	2.276	73	4.348	87	2.197
73	4.445	87	2.223	74	4.243	88	2.071
74	4.333	88	2.094	75	4.081	89	1
75	4.165	89	1.867	76	3.891	90	1
76	3.967	90	1.710	77	3.714	91	1.6
77	3.784	91	1.669	78	3.534	92	1.8
78	3.598	92	1.866	79	3.338	93	1
79	3.395	93	1.354	80	3.174	94	
80	3.227	94	.755	81	3.054	95	
81	3.103	95	.464	82	2.970		

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF FEMALE—SEVENTY YEARS.				AGE OF FEMALE—SEVENTY-ONE YEARS.			
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
70	4.582	84	2.563	71	4.372	85	2.280
71	4.494			72	4.248	86	2.187
72	4.364	85	2.317	73	4.143	87	2.141
73	4.252	86	2.221	74	4.050	88	2.022
74	4.153	87	2.172			89	1.807
		88	2.050	75	3.903		
75	3.998	89	1.830	76	3.728	90	1.658
76	3.815			77	3.564	91	1.623
77	3.645	90	1.678	78	3.397	92	1.823
78	3.471	91	1.641	79	3.213	93	1.329
79	3.281	92	1.840			94	.744
		93	1.339	80	3.061		
80	3.122	94	.749	81	2.949	95	.459
81	3.006			82	2.873		
82	2.926	95	.461	83	2.756		
83	2.805			84	2.521		

AGE OF FEMALE—SEVENTY-TWO YEARS.				AGE OF FEMALE—SEVENTY-THREE YEARS.			
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
72	4.129	87	2.108	73	3.916	88	1.962
73	4.030	88	1.992	74	3.835	89	1.756
74	3.943	89	1.782				
75	3.803	90	1.636	75	3.702	90	1.614
76	3.635	91	1.603	76	3.542	91	1.583
77	3.480	92	1.804	77	3.393	92	1.786
78	3.319	93	1.318	78	3.241	93	1.307
79	3.142	94	.739	79	3.070	94	.734
				80	2.929	95	.454
				81	2.827		
				82	2.759		
				83	2.652		
				84	2.430		
				85	2.201		
				86	2.114		
				87	2.074		

## GOVERNMENT ANNUITY TABLES.

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF FEMALE—SEVENTY-FOUR YEARS.				AGE OF FEMALE—SEVENTY-FIVE YEARS.			
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
74	3.719	85	2.156	75	3.488	86	2.031
		86	2.072	76	3.343	87	1.996
75	3.595	87	2.035	77	3.209	88	1.893
76	3.442	88	1.928	78	3.070	89	1.698
77	3.301	89	1.727	79	2.913		
78	3.155					90	1.563
79	2.991	90	1.588	80	2.784	91	1.537
		91	1.560	81	2.692	92	1.742
80	2.856	92	1.763	82	2.632	93	1.281
81	2.759	93	1.294	83	2.537	94	.722
82	2.696	94	.727	84	2.329		
83	2.594					95	.449
84	2.380	95	.451	85	2.112		

AGE OF FEMALE—SEVENTY-SIX YEARS.				AGE OF FEMALE—SEVENTY SEVEN YEARS.			
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
76	3.238	86	1.985	77	3.001	87	1.901
77	3.110	87	1.952	78	2.876	88	1.805
78	2.978	88	1.853	79	2.733	89	1.621
79	2.828	89	1.664				
				80	2.616	90	1.496
80	2.705	90	1.534	81	2.534	91	1.476
81	2.618	91	1.510	82	2.484	92	1.683
82	2.563	92	1.716	83	2.399	93	1.244
83	2.473	93	1.266	84	2.207	94	.702
84	2.273	94	.715				
85	2.062	95	.446	85	2.004	95	.439

AGE OF FEMALE—SEVENTY-EIGHT YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Val
78	2.803	83	2.350	87	1.869	91	1..
79	2.666	84	2.164	88	1.777	92	1..
80	2.554			89	1.597	93	1..
81	2.476	85	1.966			94	.71..
82	2.429	86	1.896	90	1.473	95	.4..

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF FEMALE—SEVENTY-NINE YEARS.				AGE OF FEMALE—EIGHTY YEARS.			
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
79	2.580	88	1.736	80	2.347	90	1.377
		89	1.562	81	2.279	91	1.360
80	2.474	90	1.441	82	2.240	92	1.565
81	2.400	91	1.423	83	2.171	93	1.171
82	2.357	92	1.636	84	2.003	94	.667
83	2.283	93	1.222	85	1.823	95	.423
84	2.105	94	.696	86	1.760		
85	1.915			87	1.738		
86	1.847	95	.440	88	1.657		
87	1.823			89	1.491		

AGE OF FEMALE—EIGHTY-ONE YEARS.				AGE OF FEMALE—EIGHTY-TWO YEARS.			
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
81	2.238	89	1.475	82	2.175	90	1.359
82	2.202			83	2.113	91	1.344
83	2.136	90	1.362	84	1.953	92	1.552
84	1.973	91	1.347			93	1.164
		92	1.552	85	1.780	94	.665
85	1.796	93	1.161	86	1.721		
86	1.736	94	.663	87	1.704	95	.423
87	1.716			88	1.628		
88	1.638	95	.419	89	1.470		

AGE OF FEMALE—EIGHTY-THREE YEARS.				AGE OF FEMALE—EIGHTY-FOUR YEARS.			
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
89	2.042	90	1.326	84	1.861	91	1.311
	1.890	91	1.315			92	1.523
		92	1.520	85	1.699	93	1.147
	1.724	93	1.141	86	1.645	94	.657
	1.668	94	.652	87	1.632		
	1.653			88	1.565	95	.417
	1.583	95	.413	89	1.418		
	1.430			90	1.317		

## GOVERNMENT ANNUITY TABLES.

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF FEMALE—EIGHTY-FIVE YEARS.				AGE OF FEMALE—EIGHTY-SIX YEARS.			
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
85	1·633	91	1·277	86	1·485	92	1·430
86	1·584	92	1·495	87	1·479	93	1·093
87	1·574	93	1·132	88	1·422	94	.631
88	1·511	94	.651	89	1·288		
89	1·370			90	1·201	95	.405
90	1·278	95	.417	91	1·209		
AGE OF FEMALE—EIGHTY-SEVEN YEARS.				AGE OF FEMALE—EIGHTY-EIGHT YEARS.			
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
87	1·393	92	1·368	88	1·227	92	1·251
88	1·344	93	1·062	89	1·116	93	.991
89	1·218	94	.622			94	.590
90	1·131	95	.401	90	1·034		
91	1·139			91	1·032	95	.393
AGE OF FEMALE—EIGHTY-NINE YEARS.				AGE OF FEMALE—NINETY YEARS.			
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
89	.974	93	.861	90	.862	95	.324
		94	.516	91	.861		
90	.904			92	1·034		
91	.898	95	.350	93	.811		
92	1·086			94	.477		
AGE OF FEMALE—NINETY-ONE YEARS.				AGE OF FEMALE—NINETY-TWO YEARS.			
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	V
91	.920	94	.505	92	1·255	95	
92	1·111			93	1·003		
93	.865	95	.324	94	.605		
AGE OF FEMALE—NINETY-THREE YEARS.				NINETY-FOUR YEARS.		NINETY-FIVE YE.	
Age of Male.	Value.	Age of Male.	Value.	94	.402	95	
93	.824	95	.353	94			
94	.500			95	.273		

## GOVERNMENT ANNUITY TABLES.

### MALE (YOUNGER) AND FEMALE LIFE.

**Value of Annuity of One Pound per Annum on Two Joint Lives.**

**RATE OF INTEREST 3 PER CENT. PER ANNUM.**

AGE OF MALE—ONE YEAR.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
2	18.775	26	17.273	51	12.969	76	5.291
3	18.924	27	17.168	52	12.672	77	4.998
4	19.088	28	17.053	53	12.400	78	4.764
		29	16.933	54	12.125	79	4.507
5	19.104						
6	19.100	30	16.793	55	11.851	80	4.189
7	19.110	31	16.668	56	11.584	81	4.019
8	19.072	32	16.570	57	11.287	82	3.864
9	18.990	33	16.455	58	10.991	83	3.629
		34	16.317	59	10.691	84	3.452
10	18.883						
11	18.762	35	16.144	60	10.342	85	3.200
12	18.637	36	15.964	61	10.008	86	2.896
13	18.515	37	15.792	62	9.703	87	2.633
14	18.406	38	15.640	63	9.365	88	2.336
		39	15.489	64	9.041	89	2.027
15	18.312						
16	18.226	40	15.312	65	8.724	90	1.946
17	18.144	41	15.152	66	8.390	91	2.057
18	18.059	42	14.965	67	8.056	92	2.232
19	17.983	43	14.750	68	7.717	93	1.828
		44	14.534	69	7.402	94	1.637
	904						
	811	45	14.301	70	7.097	95	2.054
	710	46	14.082	71	6.782	96	2.222
	609	47	13.858	72	6.470	97	1.804
	495	48	13.651	73	6.169	98	1.364
		49	13.450	74	5.867	99	.925
	17.382	50	13.230	75	5.579	100	.464

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF MALE—TWO YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
3	19.354	28	17.460	53	12.709	77	5.126
4	19.519	29	17.335	54	12.428	78	4.886
						79	4.622
5	19.539	30	17.196	55	12.148		
6	19.533	31	17.067	56	11.876	80	4.295
7	19.546	32	16.966	57	11.573	81	4.122
8	19.506	33	16.852	58	11.268	82	3.962
9	19.428	34	16.709	59	10.961	83	3.721
						84	3.539
10	19.317	35	16.535	60	10.605		
11	19.194	36	16.349	61	10.263	85	3.280
12	19.067	37	16.173	62	9.951	86	2.968
13	18.942	38	16.020	63	9.605	87	2.699
14	18.834	39	15.864	64	9.272	88	2.393
15	18.737	40	15.684			89	2.077
16	18.651	41	15.522	65	8.948		
17	18.566	42	15.330	66	8.606	90	1.994
18	18.482	43	15.111	67	8.263	91	2.108
19	18.403	44	14.890	68	7.916	92	2.286
20	18.324	45	14.652	69	7.592	93	1.872
21	18.230	46	14.429	70	7.280	94	1.677
22	18.128	47	14.199	71	6.957	95	2.105
23	18.024	48	13.985	72	6.637	96	2.277
24	17.910	49	13.784	73	6.328	97	1.847
25	17.792	50	13.559	74	6.018	98	1.396
26	17.686	51	13.291	75	5.722	99	.946
27	17.577	52	12.988	76	5.427	100	.472

AGE OF MALE—THREE YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
4	19.601	9	19.510	14	18.919	19	
5	19.618	10	19.405	15	18.826	20	
6	19.616	11	19.279	16	18.739	21	18.
7	19.627	12	19.152	17	18.655	22	
8	19.589	13	19.029	18	18.569	23	

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF MALE—THREE YEARS, *Continued.*

Age of Female	Value.						
24	18.001	42	15.422	61	10.338	81	4.156
		43	15.201	62	10.024	82	3.995
25	17.885	44	14.981	63	9.677	83	3.752
26	17.776	45	14.741	64	9.342	84	3.569
27	17.673	46	14.518	65	9.016	85	3.308
28	17.553	47	14.288	66	8.672	86	2.993
29	17.428	48	14.072	67	8.327	87	2.721
30	17.287	49	13.868	68	7.977	88	2.414
31	17.161	50	13.647	69	7.652	89	2.094
32	17.059	51	13.378	70	7.338	90	2.010
33	16.945	52	13.072	71	7.013	91	2.126
34	16.803	53	12.793	72	6.691	92	2.306
35	16.627	54	12.511	73	6.379	93	1.888
36	16.443	55	12.229	74	6.067	94	1.692
37	16.266	56	11.957	75	5.769	95	2.122
38	16.112	57	11.654	76	5.472	96	2.296
39	15.957	58	11.348	77	5.169	97	1.863
40	15.775	59	11.038	78	4.927	98	1.408
41	15.614	60	10.681	79	4.660	99	.954

## AGE OF MALE—FOUR YEARS.

Age of Female	Value.						
5	19.514	16	18.650	27	17.595	38	16.051
6	19.509	17	18.566	28	17.482	39	15.898
7	19.523	18	18.482	29	17.356	40	15.717
8	19.484	19	18.405	30	17.216	41	15.556
	19.408	20	18.328	31	17.089	42	15.367
	302	21	18.236	32	16.991	43	15.148
	184	22	18.138	33	16.877	44	14.928
	055	23	18.036	34	16.736	45	14.691
	933	24	17.922	35	16.563	46	14.469
	326	25	17.806	36	16.379	47	14.241
	732	26	17.701	37	16.205	48	14.027

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF MALE—FOUR YEARS, <i>Continued.</i>							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
49	13.823	61	10.314	75	5.761	89	2.092
		62	10.002	76	5.465		
50	13.601	63	9.656	77	5.162	90	2.008
51	13.338	64	9.323	78	4.921	91	2.123
52	13.034			79	4.655	92	2.303
53	12.755	65	8.999			93	1.886
54	12.475	66	8.656	80	4.326	94	1.689
		67	8.312	81	4.151		
55	12.195	68	7.963	82	3.990	95	2.120
56	11.923	69	7.639	83	3.747	96	2.293
57	11.623			84	3.564	97	1.861
58	11.320	70	7.326			98	1.407
59	11.011	71	7.002	85	3.304	99	.953
		72	6.681	86	2.990		
60	10.655	73	6.370	87	2.718	100	.476
		74	6.059	88	2.411		

## AGE OF MALE—FIVE YEARS.

Age of Female	Value.						
6	19.415	21	18.161	36	16.325	51	13.301
7	19.427	22	18.064	37	16.151	52	13.003
8	19.391	23	17.964	38	16.000	53	12.725
9	19.314	24	17.852	39	15.847	54	12.445
10	19.211	25	17.738	40	15.668	55	12.167
11	19.092	26	17.632	41	15.508	56	11.897
12	18.971	27	17.530	42	15.319	57	11.597
13	18.847	28	17.415	43	15.103	58	11.297
14	18.741	29	17.295	44	14.884	59	10.991
15	18.650	30	17.154	45	14.648	60	
16	18.567	31	17.029	46	14.428	61	10
17	18.487	32	16.929	47	14.201	62	9
18	18.404	33	16.819	48	13.989	63	9
19	18.328	34	16.679	49	13.787	64	
20	18.251	35	16.506	50	13.565	65	

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF MALE—FIVE YEARS, <i>Continued.</i>							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
66	8.644	75	5.757	84	3.562	92	2.302
67	8.302	76	5.461	85	3.301	93	1.885
68	7.954	77	5.159	86	2.988	94	1.688
69	7.631	78	4.918	87	2.716	95	2.118
70	7.319	79	4.652	88	2.409	96	2.291
71	6.995	80	4.323	89	2.091	97	1.860
72	6.675	81	4.148			98	1.406
73	6.365	82	3.988	90	2.007	99	.953
74	6.054	83	3.745	91	2.122	100	.476

## AGE OF MALE—SIX YEARS.

Age of Female	Value.						
7	19.337	31	16.971	55	12.141	79	4.651
8	19.299	32	16.874	56	11.872	80	4.322
9	19.225	33	16.761	57	11.575	81	4.147
10	19.122	34	16.626	58	11.275	82	3.987
11	19.006	35	16.454	59	10.971	83	3.744
12	18.884	36	16.272	60	10.618	84	3.561
13	18.767	37	16.101	61	10.278		
14	18.660	38	15.951	62	9.969	85	3.300
15	18.570	39	15.800	63	9.627	86	2.987
16	18.489	40	15.622	64	9.297	87	2.716
17	18.409	41	15.463	65	8.975	88	2.408
18	18.329	42	15.275	66	8.634	89	2.090
19	18.255	43	15.059	67	8.294	90	2.006
20	18.178	44	14.844	68	7.946	91	2.121
21	18.099	45	14.608	69	7.624	92	2.301
22	17.993	46	14.389	70	7.313	93	1.884
23	17.895	47	14.164	71	6.990	94	1.688
	17.785	48	13.953	72	6.670		
	17.672	49	13.753	73	6.361	95	2.117
	17.568			74	6.052	96	2.290
	17.466	50	13.533			97	1.859
	17.354	51	13.269	75	5.755	98	1.405
	17.233	52	12.970	76	5.459	99	.952
	17.097	53	12.698	77	5.158		
	17.097	54	12.419	78	4.916	100	.476

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF MALE—SEVEN YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
8	19.224	31	16.929	55	12.126	79	4.655
9	19.149	32	16.830	56	11.857	80	4.326
		33	16.721	57	11.560		
10	19.049	34	16.582	58	11.263	81	4.151
11	18.932			59	10.960	82	3.991
12	18.813	35	16.416			83	3.748
13	18.696	36	16.235	60	10.608	84	3.564
14	18.595	37	16.062	61	10.271		
		38	15.914	62	9.962	85	3.303
15	18.504	39	15.765	63	9.621	86	2.989
16	18.424			64	9.292	87	2.718
17	18.346	40	15.589			88	2.411
18	18.267	41	15.430	65	8.971	89	2.092
19	18.195	42	15.244	66	8.632		
		43	15.029	67	8.292	90	2.008
20	18.120	44	14.813	68	7.946	91	2.123
21	18.031			69	7.625	92	2.303
22	17.936	45	14.581			93	1.886
23	17.839	46	14.362	70	7.314	94	1.689
24	17.731	47	14.138	71	6.991		
		48	13.929	72	6.672	95	2.119
25	17.620	49	13.729	73	6.363	96	2.292
26	17.517			74	6.054	97	1.860
27	17.417	50	13.511			98	1.406
28	17.305	51	13.249	75	5.758	99	.953
29	17.187	52	12.950	76	5.462		
		53	12.677	77	5.161	100	.476
30	17.050	54	12.403	78	4.920		

## AGE OF MALE—EIGHT YEARS.

Age of Female	Value.						
9	19.060	15	18.426	21	17.960	27	17 ..
		16	18.345	22	17.865	28	17.2:
10	18.959	17	18.268	23	17.769	29	17
11	18.846	18	18.190	24	17.662		
12	18.726	19	18.120			30	16
13	18.611			25	17.554	31	16:
14	18.511	20	18.047	26	17.453	32	16

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF MALE—EIGHT YEARS, *Continued.*

Age of Female	Value.						
33	16.665	50	13.478	67	8.284	84	3.566
34	16.530	51	13.218	68	7.939		
		52	12.921	69	7.619	85	3.305
35	16.361	53	12.648			86	2.991
36	16.186	54	12.374	70	7.309	87	2.719
37	16.015			71	6.988	88	2.412
38	15.865	55	12.102	72	6.670	89	2.093
39	15.717	56	11.835	73	6.362		
		57	11.538	74	6.053	90	2.009
40	15.543	58	11.241			91	2.124
41	15.387	59	10.941	75	5.758	92	2.305
42	15.201			76	5.463	93	1.887
43	14.988	60	10.591	77	5.162	94	1.690
44	14.773	61	10.254	78	4.921	95	2.120
		62	9.949	79	4.656	96	2.293
45	14.540	63	9.608			97	1.861
46	14.326	64	9.280	80	4.328	98	1.406
47	14.101			81	4.153	99	.953
48	13.893	65	8.961	82	3.993		
49	13.696	66	8.623	83	3.750	100	.476

## AGE OF MALE—NINE YEARS.

Age of Female	Value.						
10	18.847	23	17.677	35	16.289	48	13.840
11	18.733	24	17.571	36	16.112	49	13.644
12	18.617			37	15.947		
13	18.502	25	17.464	38	15.799		
14	18.403	26	17.366	39	15.649	50	13.429
15	18.319	27	17.269	40	15.477	51	13.170
		28	17.161	41	15.323	52	12.875
		29	17.044	42	15.139	53	12.605
				43	14.927	54	12.331
				44	14.715	55	12.059
				45	14.484	56	11.797
				46	14.268	57	11.503
				47	14.049	58	11.206
						59	10.906

## GOVERNMENT ANNUITY TABLES.

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF MALE—NINE YEARS, <i>Continued.</i>							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
60	10.559	70	7.296	80	4.324	90	2.008
61	10.225	71	6.976	81	4.151	91	2.123
62	9.920	72	6.659	82	3.990	92	2.303
63	9.583	73	6.352	83	3.747	93	1.886
64	9.257	74	6.045	84	3.564	94	1.690
65	8.939	75	5.750	85	3.304	95	2.119
66	8.602	76	5.456	86	2.989	96	2.292
67	8.266	77	5.156	87	2.718	97	1.859
68	7.923	78	4.917	88	2.410	98	1.405
69	7.604	79	4.652	89	2.092	99	.951
						100	.475
AGE OF MALE—TEN YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
11	18.654	31	16.741	51	13.145	71	6.976
12	18.537	32	16.649	52	12.851	72	6.660
13	18.425	33	16.542	53	12.582	73	6.354
14	18.327	34	16.411	54	12.311	74	6.047
15	18.243	35	16.244	55	12.039	75	5.753
16	18.169	36	16.069	56	11.776	76	5.460
17	18.097	37	15.902	57	11.486	77	5.161
18	18.021	38	15.760	58	11.192	78	4.921
19	17.952	39	15.612	59	10.892	79	4.657
20	17.883	40	15.437	60	10.545	80	4.330
21	17.800	41	15.285	61	10.213	81	4.156
22	17.709	42	15.103	62	9.910	82	3.997
23	17.616	43	14.893	63	9.573	83	3.754
24	17.511	44	14.680	64	9.249	84	3.571
25	17.404	45	14.452	65	8.932	85	
26	17.307	46	14.238	66	8.597	86	
27	17.212	47	14.017	67	8.261	87	
28	17.106	48	13.813	68	7.920	88	
29	16.991	49	13.616	69	7.602	89	
30	16.860	50	13.402	70	7.295	90	

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF MALE—TEN YEARS, <i>Continued.</i>							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
91	2.128	94	1.694	96	2.297	99	.953
92	2.308			97	1.863		
93	1.890	95	2.124	98	1.407	100	.476

AGE OF MALE—ELEVEN YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
12	18.436	34	16.343	56	11.743	79	4.658
13	18.324	35	16.181	57	11.452	80	4.331
14	18.228	36	16.006	58	11.162	81	4.158
15	18.145	37	15.841	59	10.865	82	3.999
16	18.072	38	15.697	60	10.519	83	3.757
17	18.001	39	15.555	61	10.188	84	3.574
18	17.930	40	15.382	62	9.887	85	3.313
19	17.862	41	15.227	63	9.552	86	2.998
20	17.793	42	15.048	64	9.229	87	2.726
21	17.712	43	14.840	65	8.915	88	2.418
22	17.623	44	14.630	66	8.581	89	2.098
23	17.532	45	14.401	67	8.247	90	2.015
24	17.429	46	14.190	68	7.907	91	2.131
25	17.324	47	13.971	69	7.591	92	2.311
26	17.227	48	13.766	70	7.285	93	1.893
27	17.134	49	13.573	71	6.967	94	1.697
28	17.029	50	13.359	73	6.348	95	2.128
29	16.917	51	13.104	74	6.043	96	2.302
30	16.787	52	12.812	75	5.750	98	1.411
31	16.671	53	12.544	76	5.457	99	.955
32	16.579	54	12.274	77	5.159		
33	16.475	55	12.005	78	4.921	100	.477

AGE OF MALE—TWELVE YEARS.							
Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	
18.171	15	17.995	17	17.853	19	17.721	
.76	16	17.923	18	17.783	20	17.652	

## GOVERNMENT ANNUITY TABLES.

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF MALE—TWELVE YEARS, Continued.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
21	17.572	41	15.129	61	10.133	81	4.146
22	17.486	42	14.948	62	9.833	82	3.988
23	17.396	43	14.743	63	9.502	83	3.747
24	17.296	44	14.536	64	9.181	84	3.566
25	17.193	45	14.310	65	8.869	85	3.306
26	17.099	46	14.099	66	8.539	86	2.992
27	17.005	47	13.884	67	8.207	87	2.721
28	16.904	48	13.681	68	7.869	88	2.414
29	16.793	49	13.488	69	7.556	89	2.095
30	16.666	50	13.278	70	7.253	90	2.011
31	16.551	51	13.024	71	6.937	91	2.127
32	16.462	52	12.735	72	6.625	92	2.308
33	16.359	53	12.469	73	6.322	93	1.891
34	16.230	54	12.201	74	6.019	94	1.694
35	16.068	55	11.934	75	5.728	95	2.126
36	15.898	56	11.675	76	5.437	96	2.300
37	15.733	57	11.387	77	5.141	97	1.866
38	15.592	58	11.097	78	4.904	98	1.410
39	15.449	59	10.804	79	4.643	99	.955
40	15.282	60	10.462	80	4.318	100	.477

## AGE OF MALE—THIRTEEN YEARS.

Age of Female	Value.						
14	17.919	25	17.056	37	15.622	49	13.400
		26	16.964	38	15.480		
15	17.839	27	16.874	39	15.340	50	13.191
16	17.769	28	16.771	40	15.173	51	12.940
17	17.700	29	16.664	41	15.026	52	12.652
18	17.631	30	16.539	42	14.847	53	12.390
19	17.570	31	16.426	43	14.641	54	
		32	16.339	44	14.437		
20	17.507	33	16.238			55	
21	17.427	34	16.111	45	14.214	56	11.
22	17.342			46	14.005	57	11.
23	17.255	35	15.952	47	13.790	58	11.
24	17.157	36	15.782	48	13.591	59	1

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF MALE—THIRTEEN YEARS, <i>Continued.</i>							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
60	10.399	71	6.903	81	4.131	91	2.122
61	10.073	72	6.593	82	3.975	92	2.303
62	9.776	73	6.292	83	3.735	93	1.887
63	9.446	74	5.991	84	3.555	94	1.691
64	9.129						
65	8.819	75	5.702	85	3.297	95	2.122
66	8.491	76	5.414	86	2.985	96	2.296
67	8.162	77	5.119	87	2.714	97	1.864
68	7.827	78	4.884	88	2.408	98	1.408
69	7.516	79	4.625	89	2.090	99	.954
70	7.215	80	4.302	90	2.007	100	.476

AGE OF MALE—FOURTEEN YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
15	17.696	37	15.519	59	10.678	80	4.287
16	17.627	38	15.382	60	10.341	81	4.118
17	17.560	39	15.241	61	10.019	82	3.963
18	17.492	40	15.077	62	9.724	83	3.725
19	17.431	41	14.930	63	9.396	84	3.546
20	17.370	42	14.756	64	9.081	85	3.289
21	17.296	43	14.552	65	8.774	86	2.978
22	17.211	44	14.347	66	8.448	87	2.709
23	17.125	45	14.127	67	8.121	88	2.403
24	17.029	46	13.921	68	7.789	89	2.086
25	16.931	47	13.708	69	7.480	90	2.003
26	16.840	48	13.509			91	2.118
27	16.752	49	13.321	70	7.181	92	2.299
28	16.653	50	13.113	71	6.871	93	1.883
	16.545	51	12.864	72	6.563	94	1.688
	16.423	52	12.579	73	6.265		
	313	53	12.318	74	5.966	95	2.119
	227	54	12.055			96	2.294
	128			75	5.679	97	1.863
	16.003	55	11.792	76	5.392	98	1.408
	15.846	56	11.536	77	5.100	99	.954
	15.679	57	11.253	78	4.866		
		58	10.969	79	4.608	100	.476

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF MALE—FIFTEEN YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	* Value.	Age of Female	Value.
16	17.494	38	15.289	59	10.625	80	4.273
17	17.428	39	15.153	60	10.289	81	4.105
18	17.362	40	14.988	61	9.968	82	3.951
19	17.303	41	14.844	62	9.676	83	3.715
20	17.242	42	14.670	63	9.351	84	3.537
21	17.169	43	14.471	64	9.037	85	3.282
22	17.090	44	14.267	65	8.732	86	2.972
23	17.005	45	14.047	66	8.408	87	2.704
24	16.910	46	13.844	67	8.084	88	2.400
25	16.813	47	13.633	68	7.753	89	2.082
26	16.726	48	13.435	69	7.447	90	1.999
27	16.639	49	13.248	70	7.149	91	2.115
28	16.542	50	13.043	71	6.841	92	2.296
29	16.437	51	12.795	72	6.535	93	1.881
30	16.315	52	12.512	73	6.239	94	1.686
31	16.207	53	12.253	74	5.942	95	2.117
32	16.124	54	11.991	75	5.657	96	2.293
33	16.027						
34	15.903	55	11.731	76	5.372	97	1.863
35	15.749	56	11.477	77	5.081	98	1.409
36	15.584	57	11.195	78	4.849	99	.955
37	15.427	58	10.912	79	4.592	100	.477

AGE OF MALE—SIXTEEN YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
17	17.243	28	16.379	39	15.014	50	12.931
18	17.178	29	16.277	40	14.855	51	12.686
19	17.121	30	16.158	41	14.710	52	12.405
20	17.061	31	16.051	42	14.540	53	12.149
21	16.990	32	15.969	43	14.342	54	11.800
22	16.912	33	15.875	44	14.144	55	1
23	16.832	34	15.755	45	13.925	56	11
24	16.739	35	15.602	46	13.722	57	11
25	16.644	36	15.440	47	13.515	58	10
26	16.557	37	15.285	48	13.320	59	10
27	16.474	38	15.151	49	13.134	60	

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF MALE—SIXTEEN YEARS, Continued.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
61	9.885	71	6.786	81	4.075	91	2.102
62	9.595	72	6.483	82	3.922	92	2.282
63	9.273	73	6.189	83	3.688	93	1.870
64	8.963	74	5.895	84	3.513	94	1.676
65	8.660	75	5.613	85	3.260	95	2.105
66	8.340	76	5.330	86	2.953	96	2.281
67	8.018	77	5.042	87	2.688	97	1.854
68	7.690	78	4.812	88	2.385	98	1.403
69	7.386	79	4.558	89	2.070	99	.952
70	7.092	80	4.241	90	1.987	100	.476

AGE OF MALE—SEVENTEEN YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
18	17.024	39	14.904	60	10.134	81	4.048
19	16.968			61	9.818	82	3.897
		40	14.744	62	9.530	83	3.665
20	16.910	41	14.605	63	9.210	84	3.491
21	16.840	42	14.434	64	8.902		
22	16.764	43	14.239				
23	16.685	44	14.041	65	8.601	85	3.240
24	16.597			66	8.283	86	2.936
		45	13.828	67	7.964	87	2.672
25	16.504	46	13.626	68	7.638	88	2.371
26	16.419	47	13.418	69	7.336	89	2.058
27	16.336	48	13.227				
28	16.244	49	13.043	70	7.044	90	1.976
29	16.144			71	6.741	91	2.090
		50	12.841	72	6.440	92	2.269
30	16.028	51	12.598	73	6.148	93	1.859
31	15.923	52	12.320	74	5.856	94	1.666
	15.843	53	12.065				
	750	54	11.808	75	5.576	95	2.093
	632			76	5.295	96	2.269
		55	11.552	77	5.009	97	1.845
	483	56	11.302	78	4.781	98	1.396
	15.322	57	11.026	79	4.529	99	.948
	15.170	58	10.747				
	15.038	59	10.463	80	4.214	100	.474

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF MALE—EIGHTEEN YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
19	16.879	40	14.692	61	9.788	81	4.036
20	16.823	41	14.551	62	9.501	82	3.886
21	16.754	42	14.386	63	9.182	83	3.654
22	16.679	43	14.190	64	8.874	84	3.481
23	16.602	44	13.994	65	8.575	85	3.231
24	16.514	45	13.781	66	8.258	86	2.928
25	16.426	46	13.583	67	7.939	87	2.665
26	16.343	47	13.376	68	7.615	88	2.365
27	16.261	48	13.183	69	7.313	89	2.053
28	16.170	49	13.002				
29	16.072	50	12.801	70	7.022	90	1.971
30	15.958	51	12.559	71	6.719	91	2.085
31	15.856	52	12.282	72	6.420	92	2.264
32	15.777	53	12.028	73	6.129	93	1.855
33	15.685	54	11.772	74	5.838	94	1.661
34	15.568	55	11.516	75	5.558	95	2.087
35	15.421	56	11.269	76	5.279	96	2.263
36	15.264	57	10.991	77	4.994	97	1.841
37	15.112	58	10.715	78	4.766	98	1.394
38	14.982	59	10.432	79	4.515	99	.947
39	14.850	60	10.103	80	4.201	100	.474

AGE OF MALE—NINETEEN YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
20	16.751	30	15.903	40	14.654	50	12.774
21	16.684	31	15.802	41	14.515	51	12.533
22	16.610	32	15.726	42	14.348	52	12.257
23	16.534	33	15.636	43	14.157	53	12.004
24	16.448	34	15.520	44	13.961	54	
25	16.360	35	15.374	45	13.749	55	
26	16.281	36	15.218	46	13.551	56	11.
27	16.202	37	15.070	47	13.348	57	10.
28	16.112	38	14.940	48	13.155	58	10.
29	16.015	39	14.810	49	12.973	59	

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF MALE—NINETEEN YEARS, <i>Continued.</i>							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
60	10.083	70	7.007	80	4.191	90	1.967
61	9.768	71	6.705	81	4.027	91	2.081
62	9.482	72	6.406	82	3.877	92	2.260
63	9.163	73	6.116	83	3.646	93	1.851
64	8.857	74	5.825	84	3.473	94	1.658
65	8.557	75	5.546	85	3.224	95	2.083
66	8.240	76	5.267	86	2.922	96	2.259
67	7.922	77	4.982	87	2.660	97	1.838
68	7.598	78	4.755	88	2.361	98	1.393
69	7.298	79	4.504	89	2.049	99	.946
						100	.474
AGE OF MALE—TWENTY YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
21	16.605	41	14.473	61	9.745	81	4.015
22	16.534	42	14.308	62	9.459	82	3.865
23	16.459	43	14.115	63	9.141	83	3.635
24	16.375	44	13.924	64	8.835	84	3.462
25	16.288	45	13.712	65	8.536	85	3.214
26	16.210	46	13.515	66	8.220	86	2.912
27	16.135	47	13.312	67	7.902	87	2.651
28	16.047	48	13.123	68	7.579	88	2.353
29	15.951	49	12.941	69	7.279	89	2.043
30	15.840	50	12.742	70	6.989	90	1.961
31	15.742	51	12.502	71	6.687	91	2.074
32	15.667	52	12.227	72	6.388	92	2.253
33	15.580	53	11.975	73	6.099	93	1.845
34	15.466	54	11.721	74	5.809	94	1.652
151	55	11.466	75	5.530	95	2.076	
167	56	11.219	76	5.252	96	2.251	
15.020	57	10.944	77	4.968	97	1.832	
14.893	58	10.669	78	4.742	98	1.389	
14.764	59	10.386	79	4.491	99	.944	
610	60	10.060	80	4.179	100	.473	

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF MALE—TWENTY-ONE YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
22	16.487	42	14.295	62	9.456	82	3.860
23	16.416	43	14.105	63	9.138	83	3.630
24	16.332	44	13.911	64	8.832	84	3.458
25	16.247	45	13.703	65	8.533	85	3.209
26	16.170	46	13.507	66	8.217	86	2.908
27	16.095	47	13.304	67	7.899	87	2.647
28	16.012	48	13.115	68	7.575	88	2.350
29	15.918	49	12.936	69	7.275	89	2.039
30	15.808	50	12.737	70	6.985	90	1.958
31	15.711	51	12.497	71	6.683	91	2.071
32	15.638	52	12.222	72	6.384	92	2.249
33	15.552	53	11.971	73	6.095	93	1.842
34	15.441	54	11.717	74	5.804	94	1.650
35	15.298	55	11.463	75	5.526	95	2.072
36	15.145	56	11.216	76	5.248	96	2.247
37	15.000	57	10.941	77	4.963	97	1.829
38	14.874	58	10.665	78	4.737	98	1.386
39	14.747	59	10.385	79	4.487	99	.942
40	14.594	60	10.056	80	4.174	100	.472
41	14.459	61	9.743	81	4.010		

## AGE OF MALE—TWENTY-TWO YEARS.

Age of Female	Value.						
23	16.397	32	15.635	41	14.469	51	12.516
24	16.317	33	15.551	42	14.308	52	12.241
		34	15.441	43	14.117	53	11.989
25	16.232			44	13.927	54	1
26	16.157	35	15.301	45	13.716	55	1
27	16.084	36	15.149	46	13.523	56	11.
28	16.000	37	15.005	47	13.321	57	10.
29	15.911	38	14.881	48	13.132	58	10.
		39	14.755	49	12.952	59	
30	15.803						
31	15.707	40	14.604	50	12.756	60	

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF MALE—TWENTY-TWO YEARS, *Continued.*

Age of Female	Value.						
61	9.758	71	6.693	81	4.014	91	2.071
62	9.472	72	6.393	82	3.863	92	2.250
63	9.153	73	6.103	83	3.633	93	1.843
64	8.846	74	5.812	84	3.460	94	1.650
65	8.546	75	5.533	85	3.211	95	2.073
66	8.229	76	5.254	86	2.909	96	2.248
67	7.911	77	4.969	87	2.648	97	1.828
68	7.587	78	4.742	88	2.351	98	1.385
69	7.286	79	4.491	89	2.040	99	.941
70	6.995	80	4.178	90	1.958	100	.472

## AGE OF MALE—TWENTY-THREE YEARS.

Age of Female	Value.						
24	16.304	43	14.137	63	9.174	82	3.870
		44	13.945	64	8.866	83	3.638
25	16.223					84	3.465
26	16.148	45	13.739	65	8.565		
27	16.077	46	13.543	66	8.248	85	3.216
28	15.995	47	13.343	67	7.929	86	2.913
29	15.905	48	13.155	68	7.604	87	2.652
		49	12.976	69	7.302	88	2.353
30	15.802					89	2.042
31	15.708	50	12.778	70	7.010		
32	15.637	51	12.541	71	6.707	90	1.961
33	15.554	52	12.266	72	6.406	91	2.074
34	15.446	53	12.014	73	6.115	92	2.252
		54	11.759	74	5.823	93	1.845
35	15.307	55	11.505			94	1.652
	15.158	56	11.258	75	5.544		
15.015		57	10.983	76	5.264	95	2.075
14.893		58	10.706	77	4.979	96	2.250
769		59	10.424	78	4.751	97	1.830
	619	60	10.096	79	4.499	98	1.386
14.486		61	9.781	80	4.185	99	.941
14.324		62	9.493	81	4.021	100	.471

## GOVERNMENT ANNUITY TABLES.

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF MALE—TWENTY-FOUR YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
25	16.221	45	13.768	65	8.594	85	3.225
26	16.150	46	13.576	66	8.274	86	2.922
27	16.078	47	13.374	67	7.954	87	2.659
28	15.999	48	13.188	68	7.628	88	2.360
29	15.911	49	13.010	69	7.326	89	2.048
30	15.807	50	12.813	70	7.033	90	1.966
31	15.718	51	12.573	71	6.728	91	2.080
32	15.650	52	12.301	72	6.427	92	2.258
33	15.567	53	12.049	73	6.135	93	1.850
34	15.460	54	11.794	74	5.842	94	1.657
35	15.323	55	11.539	75	5.561	95	2.080
36	15.176	56	11.292	76	5.280	96	2.255
37	15.035	57	11.017	77	4.994	97	1.834
38	14.914	58	10.739	78	4.766	98	1.390
39	14.792	59	10.457	79	4.513	99	.944
40	14.644	60	10.128	80	4.198	100	.472
41	14.512	61	9.812	81	4.033		
42	14.352	62	9.524	82	3.881		
43	14.164	63	9.203	83	3.649		
44	13.976	64	8.895	84	3.475		

AGE OF MALE—TWENTY-FIVE YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
26	16.111	36	15.158	46	13.576	56	11.302
27	16.044	37	15.020	47	13.378	57	11.027
28	15.964	38	14.901	48	13.191	58	10.751
29	15.879	39	14.780	49	13.015	59	10.468
30	15.778	40	14.635	50	12.819	60	1
31	15.688	41	14.505	51	12.582	61	.91
32	15.624	42	14.347	52	12.307	62	.94
33	15.546	43	14.161	53	12.058	63	
34	15.439	44	13.973	54	11.804	64	
35	15.303	45	13.769	55	11.549	65	

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF MALE—TWENTY-FIVE YEARS, <i>Continued.</i>							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
66	8.285	75	5.568	84	3.478	92	2.260
67	7.964	76	5.287	85	3.228	93	1.851
68	7.638	77	5.000	86	2.924	94	1.658
69	7.335	78	4.771	87	2.661	95	2.082
		79	4.518	88	2.362	96	2.257
70	7.042			89	2.050	97	1.835
71	6.737	80	4.203			98	1.390
72	6.435	81	4.037			99	.944
73	6.142	82	3.885	90	1.968		
74	5.849	83	3.653	91	2.081	100	.473

AGE OF MALE—TWENTY-SIX YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
27	15.979	46	13.557	65	8.603	84	3.477
28	15.904	47	13.359	66	8.283		
29	15.819	48	13.175	67	7.963	85	3.226
		49	12.999	68	7.638	86	2.922
30	15.721			69	7.335	87	2.660
31	15.634	50	12.806			88	2.360
32	15.570	51	12.569	70	7.042	89	2.082
33	15.495	52	12.298	71	6.737		
34	15.394	53	12.047	72	6.435	90	1.966
		54	11.796	73	6.142	91	2.080
35	15.259			74	5.849	92	2.258
36	15.115	55	11.543			93	1.850
37	14.979	56	11.296	75	5.568	94	1.657
38	14.863	57	11.021	76	5.286		
39	14.745	58	10.745	77	4.999	95	2.080
	14.600	59	10.464	78	4.771	96	2.255
	474			79	4.518	97	1.833
	319	60	10.135			98	1.388
	135	61	9.820	80	4.203	99	.943
	949	62	9.532	81	4.037		
		63	9.212	82	3.885	100	.473
	13.745	64	8.904	83	3.653		

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF MALE—TWENTY-SEVEN YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
28	15.865	46	13.557	65	8.617	84	3.483
29	15.784	47	13.363	66	8.298	85	3.231
		48	13.179	67	7.977		
30	15.686	49	13.006	68	7.650	86	2.927
31	15.602			69	7.347	87	2.664
32	15.541	50	12.812			88	2.364
33	15.467	51	12.578	70	7.053	89	2.052
34	15.368	52	12.307	71	6.748		
		53	12.060	72	6.446	90	1.970
35	15.239	54	11.806	73	6.153	91	2.083
36	15.096			74	5.859	92	2.261
37	14.961	55	11.555			93	1.852
38	14.847	56	11.310	75	5.577	94	1.659
39	14.732	57	11.035	76	5.296		
		58	10.759	77	5.008		
40	14.590	59	10.478	78	4.779	95	2.083
41	14.464			79	4.525	96	2.258
42	14.312	60	10.150			97	1.836
43	14.131	61	9.834	80	4.209	98	1.390
44	13.947	62	9.547	81	4.043	99	.943
		63	9.227	82	3.891		
45	13.745	64	8.918	83	3.658	100	.472

AGE OF MALE—TWENTY-EIGHT YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
29	15.739	38	14.824	47	13.359	56	11.320
		39	14.711	48	13.180	57	11.047
30	15.645			49	13.006	58	10.771
31	15.561	40	14.572			59	10.490
32	15.503	41	14.449	50	12.816	60	
33	15.432	42	14.297	51	12.582	61	
34	15.335	43	14.120	52	12.313	62	
		44	13.939	53	12.066	63	
35	15.207			54	11.816	64	
36	15.070	45	13.739				
37	14.937	46	13.553	55	11.563	6	

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF MALE—TWENTY-EIGHT YEARS, <i>Continued.</i>							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
66	8.311	75	5.587	84	3.489	92	2.266
67	7.990	76	5.305			93	1.856
68	7.663	77	5.018	85	3.237	94	1.662
69	7.359	78	4.788	86	2.933		
		79	4.534	87	2.669	95	2.087
70	7.065			88	2.368	96	2.262
71	6.760	80	4.218	89	2.055	97	1.839
72	6.457	81	4.051			98	1.392
73	6.164	82	3.898	90	1.973	99	.945
74	5.870	83	3.665	91	2.087	100	.473

AGE OF MALE—TWENTY-NINE YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
30	15.581	48	13.162	66	8.316	85	3.241
31	15.501	49	12.993	67	7.996	86	2.936
32	15.443			68	7.669	87	2.672
33	15.375	50	12.803	69	7.365	88	2.371
34	15.281	51	12.572			89	2.058
		52	12.304	70	7.071		
35	15.156	53	12.059	71	6.766	90	1.975
36	15.021	54	11.810	72	6.463	91	2.090
37	14.893			73	6.169	92	2.269
38	14.783	55	11.561	74	5.875	93	1.858
39	14.671	56	11.316			94	1.664
		57	11.046	75	5.593	95	2.089
40	14.535	58	10.772	76	5.311	96	2.264
41	14.415	59	10.491	77	5.023	97	1.841
		267		78	4.793	98	1.394
		090	10.164	79	4.539	99	.946
		12	9.850				
		62	9.563	80	4.222	100	
		63	9.244	81	4.056		
		16	8.936	82	3.903		
		532		83	3.669		
		341	8.635	84	3.493		

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF MALE—THIRTY YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
31	15.407	49	12.952	67	7.986	84	3.491
32	15.353			68	7.661		
33	15.286	50	12.766	69	7.358	85	3.239
34	15.195	51	12.537			86	2.934
		52	12.272	70	7.065	87	2.670
35	15.074	53	12.028	71	6.760	88	2.370
36	14.941	54	11.782	72	6.457	89	2.057
37	14.816			73	6.164	90	1.974
38	14.711	55	11.535	74	5.870	91	2.088
39	14.602	56	11.294			92	2.267
		57	11.022				
40	14.468	58	10.752	75	5.589	93	1.857
41	14.351	59	10.474	76	5.307	94	1.664
42	14.206	60	10.147	77	5.019		
43	14.033	61	9.834	78	4.790	95	2.088
44	13.857	62	9.549	79	4.536	96	2.263
		63	9.231			97	1.839
45	13.664	64	8.924	80	4.220	98	1.393
46	13.484			81	4.053	99	.945
47	13.296	65	8.624	82	3.901		
48	13.120	66	8.306	83	3.667	100	.473

AGE OF MALE—THIRTY-ONE YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
32	15.262	42	14.146	52	12.242	62	9.537
33	15.198	43	13.976	53	12.001	63	9.221
34	15.109	44	13.804	54	11.755	64	8.915
35	14.991	45	13.613	55	11.511	65	8.616
36	14.863	46	13.436	56	11.272	6	
37	14.740	47	13.252	57	11.004	6	
38	14.637	48	13.079	58	10.732	6	
39	14.533	49	12.914	59	10.458	6	
40	14.402	50	12.730	60	10.134	7	
41	14.288	51	12.504	61	9.821	7	

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF MALE—THIRTY-ONE YEARS, *Continued.*

Age of Female	Value.						
72	6.454	79	4.535	86	2.934	94	1.664
73	6.161			87	2.670		
74	5.868	80	4.219	88	2.369	95	2.089
				89	2.056	96	2.263
75	5.587	82	3.900	90	1.974	97	1.839
76	5.305	83	3.667	91	2.088	98	1.392
77	5.018	84	3.491	92	2.267	99	.945
78	4.788	85	3.239	93	1.857	100	.473

## AGE OF MALE—THIRTY-TWO YEARS.

Age of Female	Value.						
33	15.122	50	12.706	67	7.983	84	3.496
34	15.036	51	12.482	68	7.658	85	3.244
35	14.919	52	12.222	69	7.357	86	2.938
36	14.794	53	11.985	70	7.065	87	2.674
37	14.676	54	11.742	71	6.761	88	2.373
38	14.576	55	11.497	72	6.459	89	2.059
39	14.474	56	11.262	73	6.167	90	1.977
40	14.348	57	10.996	74	5.873	91	2.091
41	14.236	58	10.727	75	5.592	92	2.270
42	14.097	59	10.451	76	5.310	93	1.860
43	13.931	60	10.130	77	5.023	94	1.666
44	13.761	61	9.820	78	4.793	95	2.093
		62	9.536	79	4.540	96	2.267
45	13.574	63	9.220			97	1.842
46	13.400	64	8.916	80	4.224	98	1.394
47	13.218			81	4.058	99	.946
48	13.049	65	8.618	82	3.905		
49	12.87	66	8.301	83	3.672	100	.473

## AGE OF MALE—THIRTY-THREE YEARS.

e.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
39	36	14.702	39	14.394	41	14.163
	37	14.588			42	14.027
40	38	14.492	40	14.270	43	13.864

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF MALE—THIRTY-THREE YEARS, <i>Continued.</i>							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
44	13.699	58	10.706	72	6.457	86	2.940
		59	10.433	73	6.165	87	2.676
45	13.514			74	5.872	88	2.374
46	13.344	60	10.112			89	2.061
47	13.166	61	9.805	75	5.591	90	1.978
48	12.999	62	9.524	76	5.310	91	2.093
49	12.841	63	9.209	77	5.022	92	2.272
		64	8.905	78	4.794	93	1.861
50	12.663			79	4.540	94	1.668
51	12.443	65	8.609				
52	12.186	66	8.293	80	4.224	95	2.095
53	11.951	67	7.977	81	4.058	96	2.270
54	11.712	68	7.653	82	3.906	97	1.845
		69	7.352	83	3.673	98	1.396
55	11.471			84	3.498	99	.947
56	11.235	70	7.061				
57	10.973	71	6.758	85	3.246	100	.474

AGE OF MALE—THIRTY-FOUR YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
35	14.716	52	12.138	69	7.342	85	3.246
36	14.596	53	11.905			86	2.940
37	14.483	54	11.669	70	7.052	87	2.676
38	14.391	55	11.432	71	6.749	88	2.375
39	14.297	56	11.200	72	6.449	89	2.061
40	14.177	57	10.938	73	6.158		
41	14.073	58	10.676	74	5.866	90	1.979
42	13.942	59	10.405			91	2.093
43	13.783	60	10.087	76	5.586	92	2.273
44	13.621	61	9.780	77	5.305	93	1.862
45	13.441	62	9.502	78	4.790		
46	13.273	63	9.190	79	4.537		
47	13.099	64	8.888				
48	12.937			80	4.222		
49	12.781	65	8.593	81	4.056		
		66	8.279	82	3.905		
50	12.607	67	7.963	83	3.672		
51	12.391	68	7.641	84	3.497	100	

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF MALE—THIRTY-FIVE YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
36	14.448	52	12.055	68	7.609	84	3.486
37	14.339	53	11.827	69	7.312		3.236
38	14.249	54	11.594			86	2.932
39	14.159			70	7.023	87	2.669
		55	11.361	71	6.723	88	2.369
40	14.044	56	11.133	72	6.425	89	2.056
41	13.943	57	10.876	73	6.135		
42	13.816	58	10.614	74	5.845	90	1.973
43	13.662	59	10.349			91	2.088
44	13.505			75	5.566	92	2.267
		60	10.034	76	5.286	93	1.857
45	13.329	61	9.731	77	5.001	94	1.663
46	13.166	62	9.454	78	4.774		
47	12.995	63	9.145	79	4.522	95	2.090
48	12.837	64	8.847			96	2.266
49	12.686			80	4.208	97	1.843
		65	8.554	81	4.043	98	1.396
50	12.515	66	8.242	82	3.892	99	.948
51	12.303	67	7.929	83	3.660	100	.474

AGE OF MALE—THIRTY-SIX YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
37	14.190	49	12.587	61	9.679	74	5.822
38	14.104			62	9.406	75	5.544
39	14.016	50	12.421	63	9.099	76	5.267
		51	12.212	64	8.803	77	4.983
40	13.905	52	11.968	65	8.514	78	4.756
41	13.810	53	11.745	66	8.205	79	4.505
		54	11.517				
				67	7.894	80	4.192
		55	11.287	68	7.576	81	4.028
		56	11.063	69	7.280	82	3.878
		57	10.810	70	6.994	83	3.646
		58	10.553	71	6.695	84	3.474
		59	10.288	72	6.399	85	3.224
		60	9.979	73	6.111	86	2.922

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF MALE—THIRTY-SIX YEARS, *Continued.*

Age of Female	Value.						
87	2.659	91	2.080	95	2.082	99	.945
88	2.361	92	2.259	96	2.258		
89	2.049	93	1.851	97	1.837		
90	1.967	94	1.658	98	1.392	100	.473

## AGE OF MALE—THIRTY-SEVEN YEARS.

Age of Female	Value.						
38	13.981	54	11.459	70	6.978	86	2.917
39	13.897	55	11.233	71	6.681	87	2.655
40	13.788	56	11.012	72	6.385	88	2.357
41	13.697	57	10.763	73	6.099	89	2.045
42	13.579	58	10.509				
43	13.433	59	10.249	75	5.534	90	1.963
44	13.284	60	9.940	76	5.257	91	2.077
45	13.118	61	9.645	78	4.974	92	2.255
46	12.964	62	9.374	79	4.497	93	1.848
47	12.802	63	9.070				
48	12.651	64	8.777	80	4.185	95	2.079
49	12.508	65	8.489	81	4.021	96	2.254
50	12.347	66	8.182	82	3.871	97	1.834
51	12.143	67	7.873	83	3.640	98	1.389
52	11.902	68	7.557	84	3.468	99	.944
53	11.683	69	7.263	85	3.219	100	.473

## AGE OF MALE—THIRTY-EIGHT YEARS.

Age of Female	Value.						
39	13.787	43	13.339	47	12.725	51	1.
		44	13.194	48	12.578	52	11.
40	13.683			49	12.439	53	..
41	13.593	45	13.032			54	
42	13.479	46	12.882	50	12.281	55	

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF MALE—THIRTY-EIGHT YEARS, Continued.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
56	10.971	67	7.861	78	4.745	89	2.045
57	10.724	68	7.546	79	4.495	90	1.963
58	10.475	69	7.253			91	2.076
59	10.217			80	4.183	92	2.254
60	9.913	71	6.970	81	4.019	93	1.847
61	9.618	72	6.673	82	3.869	94	1.654
62	9.351	73	6.379	83	3.639		
63	9.050	74	6.093	84	3.466	95	2.078
64	8.758		5.806			96	2.253
		75	5.530	85	3.217	97	1.833
65	8.473	76	5.254	86	2.915	98	1.389
66	8.168	77	4.971	87	2.654	99	.944
				88	2.356	100	.473

AGE OF MALE—THIRTY-NINE YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
40	13.564	56	10.921	72	6.370	88	2.353
41	13.479	57	10.678	73	6.085	89	2.043
42	13.367	58	10.431	74	5.799		
43	13.231	59	10.179			90	1.961
44	13.092			75	5.524	91	2.074
		60	9.877	76	5.248	92	2.252
45	12.934	61	9.587	77	4.966	93	1.845
46	12.789	62	9.321	78	4.741	94	1.652
47	12.635	63	9.023	79	4.492		
48	12.494	64	8.734			95	2.076
49	12.359			80	4.180	96	2.250
		65	8.451	81	4.016	97	1.831
12.205		66	8.149	82	3.866	98	1.387
12.010		67	7.844	83	3.636	99	.942
11.779		68	7.531	84	3.463		
11.568		69	7.240			100	.472
351				85	3.214		
		70	6.958	86	2.913		
11.133		71	6.663	87	2.651		

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF MALE—FIFTY YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
41	13.376	56	10.881	71	6.662	86	2.915
42	13.269	57	10.643	72	6.370	87	2.654
43	13.135	58	10.400	73	6.086	88	2.355
44	13.000	59	10.150	74	5.800	89	2.044
45	12.848	60	9.853	75	5.526	90	1.963
46	12.706	61	9.565	76	5.251	91	2.076
47	12.558	62	9.303	77	4.969	92	2.255
48	12.420	63	9.007	78	4.744	93	1.847
49	12.290	64	8.721	79	4.495	94	1.654
50	12.140	65	8.440	80	4.183	95	2.077
51	11.950	66	8.140	81	4.020	96	2.252
52	11.723	67	7.837	82	3.870	97	1.832
53	11.516	68	7.526	83	3.639	98	1.388
54	11.304	69	7.237	84	3.466	99	.942
55	11.090	70	6.955	85	3.217	100	.472

AGE OF MALE—FORTY-ONE YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
42	13.161	57	10.601	72	6.369	87	2.657
43	13.032	58	10.364	73	6.086	88	2.359
44	12.900	59	10.117	74	5.802	89	2.047
45	12.752	60	9.823	75	5.528	90	1.966
46	12.616	61	9.540	76	5.253	91	2.080
47	12.471	62	9.281	77	4.972	92	2.258
48	12.339	63	8.988	78	4.748	93	1.850
49	12.213	64	8.705	79	4.499	94	
50	12.068	65	8.427	80	4.188	95	
51	11.882	66	8.129	81	4.025	96	
52	11.661	67	7.828	82	3.875	97	1.85
53	11.458	68	7.519	83	3.644	98	1.
54	11.250	69	7.231	84	3.471	99	.
55	11.041	70	6.952	85	3.222		
56	10.836	71	6.660	86	2.919	100	

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF MALE—FORTY-TWO YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
43	12.893	58	10.299	73	6.073	87	2.656
44	12.766	59	10.058	74	5.790	88	2.358
						89	2.046
45	12.622	60	9.769	75	5.518		
46	12.491	61	9.490	76	5.245	90	1.965
47	12.352	62	9.236	77	4.965	91	2.079
48	12.223	63	8.947	78	4.742	92	2.258
49	12.103	64	8.667	79	4.494	93	1.850
						94	1.657
50	11.963	65	8.393	80	4.184		
51	11.783	66	8.098	81	4.021	95	2.080
52	11.566	67	7.800	82	3.872	96	2.255
53	11.370	68	7.495	83	3.642	97	1.834
54	11.167	69	7.210	84	3.469	98	1.389
55	10.962	70	6.933			99	.943
56	10.763	71	6.643	85	3.220		
57	10.533	72	6.354	86	2.918	100	.472

AGE OF MALE—FORTY-THREE YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
44	12.629	57	10.463	71	6.626	85	3.220
		58	10.234	72	6.340	86	2.918
45	12.489	59	9.997	73	6.061	87	2.656
46	12.362			74	5.780	88	2.358
47	12.229	60	9.713			89	2.047
48	12.106	61	9.439	75	5.510	90	1.965
49	11.989	62	9.189	76	5.238	91	2.079
		63	8.905	77	4.959	92	2.258
		64	8.629	78	4.737	93	1.851
				79	4.491	94	1.658
		65	8.358				
		66	8.067				
		67	7.773	80	4.181	95	2.082
		68	7.470	81	4.019	96	2.256
		69	7.188	82	3.871	97	1.835
		70	6.914	83	3.642	98	1.389
				84	3.469	99	.943
						100	.472

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF MALE—FORTY-FOUR YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
45	12.345	59	9.928	73	6.046	87	2.657
46	12.222	60	9.649	74	5.767	88	2.359
47	12.093	61	9.380	75	5.498	89	2.048
48	11.976	62	9.135	76	5.228	90	1.966
49	11.865	63	8.855	77	4.951	91	2.080
50	11.735	64	8.584	78	4.731	92	2.259
51	11.566			79	4.485	93	1.852
52	11.362	65	8.317			94	1.659
53	11.176	66	8.030	80	4.177		
54	10.985	67	7.740	81	4.017	95	2.084
		68	7.441	82	3.869	96	2.259
		69	7.162	83	3.641	97	1.837
55	10.792			84	3.469	98	1.390
56	10.602	70	6.891			99	.944
57	10.382	71	6.606	85	3.221		
58	10.159	72	6.322	86	2.919	100	.472

AGE OF MALE—FORTY-FIVE YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
46	12.070	60	9.576	74	5.750	88	2.360
47	11.945	61	9.312			89	2.049
48	11.832	62	9.072	75	5.484		
49	11.727	63	8.798	76	5.216	90	1.967
		64	8.531	77	4.941	91	2.082
50	11.604			78	4.722	92	2.261
51	11.440	65	8.269	79	4.478	93	1.853
52	11.242	66	7.987			94	1.661
53	11.062	67	7.700	80	4.171		
54	10.877	68	7.405	81	4.012	95	
		69	7.130	82	3.866	96	
				83	3.639	97	
55	10.689			84	3.468	98	
56	10.506	70	6.862			99	
57	10.293	71	6.581	85	3.221		
58	10.074	72	6.300	86	2.920	100	
59	9.849	73	6.026	87	2.658		

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF MALE—FORTY-SIX YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
47	11.759	61	9.214	75	5.452	89	2.044
48	11.650	62	8.979	76	5.188		
49	11.550	63	8.711	77	4.916	90	1.963
		64	8.451	78	4.699	91	2.077
50	11.433			79	4.458	92	2.257
51	11.276	65	8.194			93	1.850
52	11.084	66	7.917	80	4.153	94	1.658
53	10.911	67	7.636	81	3.995		
54	10.733	68	7.346	82	3.851	95	2.084
		69	7.076	83	3.626	96	2.261
55	10.551			84	3.457	97	1.840
56	10.374					98	1.394
57	10.168	70	6.812			99	.946
58	9.957	71	6.535	85	3.212		
59	9.737	72	6.258	86	2.912	100	.474
		73	5.988	87	2.652		
60	9.471	74	5.715	88	2.355		

AGE OF MALE—FORTY-SEVEN YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
48	11.446	62	8.869	76	5.149	90	1.955
49	11.350	63	8.607	77	4.880	91	2.069
		64	8.353	78	4.667	92	2.248
50	11.238			79	4.428	93	1.843
51	11.089	65	8.102			94	1.651
52	10.905	66	7.831	80	4.126		
53	10.738	67	7.556	81	3.971	95	2.077
54	10.566	68	7.272	82	3.828	96	2.254
		69	7.006	83	3.605	97	1.836
55	10.392			84	3.439	98	1.392
56	10.221	70	6.748			99	.945
57	10.022	71	6.476				
58	9.818	72	6.203	85	3.196		
59	9.606	73	5.938	86	2.899	100	.473
		74	5.669	87	2.641		
60	9.347			88	2.345		
		75	5.410	89	2.036		

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF MALE—FORTY-EIGHT YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
49	11.138	62	8.746	75	5.360	88	2.332
		63	8.492	76	5.103	89	2.024
50	11.031	64	8.244	77	4.838		
51	10.887			78	4.628	90	1.944
52	10.712	65	8.000	79	4.392	91	2.057
53	10.552	66	7.736			92	2.236
54	10.387	67	7.467	80	4.094	93	1.833
		68	7.188	81	3.941	94	1.642
55	10.219	69	6.929	82	3.800	95	2.066
56	10.056			83	3.580	96	2.244
57	9.864	70	6.675	84	3.416	97	1.829
58	9.667	71	6.408			98	1.387
59	9.462	72	6.141	85	3.175	99	.943
60	9.211	73	5.880	86	2.881		
61	8.968	74	5.615	87	2.625	100	.473

AGE OF MALE—FORTY-NINE YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
50	10.822	64	8.133	77	4.794	91	2.044
51	10.684			78	4.587	92	2.223
52	10.514	65	7.895	79	4.355	93	1.822
53	10.363	66	7.637			94	1.632
54	10.205	67	7.375	80	4.060		
		68	7.102	81	3.909	95	.2.053
55	10.044	69	6.848	82	3.770	96	2.232
56	9.887			83	3.552	97	1.819
57	9.703	70	6.600	84	3.390	98	1.381
58	9.513	71	6.338	85	3.153	99	
59	9.315	72	6.076	86	2.861	100	
		73	5.819	87	2.608		
60	9.072	74	5.559	88	2.317		
61	8.836			89	2.011		
62	8.621	75	5.308				
63	8.374	76	5.055	90	1.931		

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF MALE—FIFTY YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
51	10.503	64	8.037	76	5.018	89	2.002
52	10.339	65	7.806	77	4.760	90	1.923
53	10.192	66	7.554	78	4.555	91	2.035
54	10.042	67	7.297	79	4.326	92	2.213
55	9.888	68	7.030	80	4.034	93	1.814
56	9.738	69	6.781	81	3.885	94	1.625
57	9.560			82	3.748		
58	9.377	70	6.538	83	3.532	95	2.045
59	9.186	71	6.281	84	3.372	96	2.223
60	8.950	72	6.023	85	3.136	97	1.813
61	8.721	73	5.771	86	2.847	98	1.377
62	8.513	74	5.515	87	2.595	99	.938
63	8.272	75	5.267	88	2.306	100	.470

AGE OF MALE—FIFTY-ONE YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
52	10.161	65	7.714	77	4.725	89	1.993
53	10.020	66	7.468	78	4.523	90	1.913
54	9.875	67	7.217	79	4.296	91	2.025
55	9.728	68	6.956			92	2.203
56	9.585	69	6.712	80	4.008	93	1.806
57	9.414			81	3.860	94	1.618
58	9.238	70	6.474	82	3.725		
59	9.054	71	6.222	83	3.512	95	2.036
60	8.825	73	5.721	84	3.353	96	2.214
61	8.603	74	5.469	85	3.119	97	1.806
62	8.401			86	2.832	98	1.372
63	8.167	75	5.225	87	2.582	99	.935
64	7.939	76	4.979	88	2.295	100	.470

AGE OF MALE—FIFTY-TWO YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
549	56	9.432	59	8.922	62	8.290	
510	57	9.268	60	8.700	63	8.063	
569	58	9.099	61	8.485	64	7.842	

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF MALE—FIFTY-TWO YEARS, <i>Continued.</i>							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
65	7.622	74	5.424	83	3.492	92	2.194
66	7.383	75	5.184	84	3.335	93	1.798
67	7.138	76	4.941	85	3.103	94	1.611
68	6.882	77	4.690	86	2.818	95	2.027
69	6.644	78	4.492	87	2.570	96	2.205
.							
70	6.411	79	4.268	88	2.284	97	1.800
71	6.164	80	3.982	89	1.983	98	1.367
72	5.916	81	3.837	90	1.904	99	.932
73	5.672	82	3.703	91	2.016	100	.468

AGE OF MALE—FIFTY-THREE YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
54	9.561	66	7.310	78	4.469	90	1.900
55	9.425	67	7.071	79	4.248	91	2.012
56	9.294	68	6.821	80	3.965	92	2.189
57	9.137	69	6.588	81	3.821	93	1.795
58	8.974	70	6.360	82	3.690	94	1.608
59	8.804	71	6.117	83	3.480		
60	8.590	72	5.873	84	3.324	95	2.024
61	8.382	73	5.634	85	3.094	96	2.202
62	8.193	74	5.390	86	2.810	97	1.797
63	7.972	75	5.153	87	2.563	98	1.366
64	7.757	76	4.914	88	2.278	99	.931
65	7.544	77	4.666	89	1.978	100	.468

AGE OF MALE—FIFTY-FOUR YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	...
55	9.279	61	8.274	67	7.002	7	
56	9.153	62	8.093	68	6.758	7	
57	9.002	63	7.878	69	6.530	7	
58	8.847	64	7.669	70	6.307	7	
59	8.683	65	7.462	71	6.069	7	
60	8.475	66	7.235	72	5.830	7	

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF MALE—FIFTY FOUR YEARS, <i>Continued.</i>							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
79	4.229	85	3.086	91	2.008	97	1.797
80	3.948	86	2.804	92	2.186	98	1.366
81	3.806	87	2.558	93	1.793	99	.931
82	3.677	88	2.274	94	1.606		
83	3.469	89	1.975	95	2.022	100	.468
84	3.315	90	1.896	96	2.201		

AGE OF MALE—FIFTY FIVE YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
56	8.986	68	6.675	79	4.199	90	1.889
57	8.842	69	6.454			91	2.000
58	8.693			80	3.922	92	2.178
59	8.537	70	6.236	81	3.782	93	1.787
60	8.337	71	6.004	82	3.655	94	1.600
61	8.143	72	5.770	83	3.450		
62	7.968	73	5.540	84	3.298	95	2.016
63	7.762	74	5.305			96	2.196
64	7.560	75	5.077	85	3.072	97	1.793
65	7.360	76	4.846	86	2.792	98	1.364
66	7.139	77	4.605	87	2.547	99	.930
67	6.913	78	4.414	88	2.265		
				89	1.967	100	.468

AGE OF MALE—FIFTY-SIX YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
57	8.668	68	6.583	79	4.164	90	1.880
58	8.526	69	6.368	80	3.890	91	1.991
59	8.377	70	6.156	81	3.753	92	2.168
	186	71	5.930	82	3.628	93	1.778
	999	72	5.702	83	3.426	94	1.593
	832	73	5.477	84	3.277	95	2.008
	633	74	5.248			96	2.188
	439	75	5.025	85	3.053	97	1.788
	246	76	4.798	86	2.776	98	1.361
	332	77	4.562	87	2.534	99	.928
	313	78	4.375	88	2.254		
				89	1.957	100	.467

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF MALE—FIFTY-SEVEN YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
58	8.360	69	6.282	80	3.860	91	1.983
59	8.218	70	6.077	81	3.725	92	2.159
60	8.035	71	5.857	82	3.603	93	1.771
61	7.856	72	5.635	83	3.404	94	1.587
62	7.696	73	5.416	84	3.257		
63	7.504	74	5.191	85	3.036	95	2.001
64	7.318	75	4.973	86	2.762	96	2.182
65	7.132	76	4.751	87	2.522	97	1.785
66	6.926	77	4.520	88	2.244	98	1.359
67	6.714	78	4.337	89	1.949	99	.928
68	6.491	79	4.129	90	1.872	100	.467

AGE OF MALE—FIFTY-EIGHT YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
59	8.038	70	5.981	81	3.688	91	1.969
60	7.862	71	5.768	82	3.569	92	2.146
61	7.692	72	5.552	83	3.373	93	1.761
62	7.540	73	5.339	84	3.229	94	1.577
63	7.356	74	5.121				
64	7.177	75	4.909	85	3.012	95	1.989
65	6.999	76	4.692	86	2.741	96	2.171
66	6.801	77	4.466	87	2.504	97	1.778
67	6.596	78	4.288	88	2.228	98	1.355
68	6.381	79	4.084	89	1.936	99	.926
69	6.180	80	3.819	90	1.859	100	.466

AGE OF MALE—FIFTY-NINE YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
60	7.677	65	6.854	70	5.875	75	4
61	7.515	66	6.664	71	5.669	76	4.1
62	7.370	67	6.467	72	5.460	77	4.4
63	7.195	68	6.260	73	5.253	78	3
64	7.024	69	6.066	74	5.041	79	

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF MALE—FIFTY-NINE YEARS, <i>Continued.</i>							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
80	3.772	86	2.714	92	2.129	98	1.348
81	3.644	87	2.481	93	1.747	99	.922
82	3.528	88	2.209	94	1.564		
83	3.336	89	1.919	95	1.973	100	.465
84	3.195	90	1.843	96	2.156		
85	2.982	91	1.953	97	1.766		

AGE OF MALE—SIXTY YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
61	7.339	71	5.569	81	3.600	91	1.935
62	7.201	72	5.367	82	3.487	92	2.111
63	7.034	73	5.167	83	3.299	93	1.732
64	6.871	74	4.961	84	3.162	94	1.551
65	6.708	75	4.761	85	2.951	95	1.958
66	6.526	76	4.556	86	2.688	96	2.139
67	6.338	77	4.340	87	2.458	97	1.754
68	6.138	78	4.172	88	2.188	98	1.339
69	5.952	79	3.978	89	1.901	99	.917
70	5.768	80	3.724	90	1.826	100	.463

AGE OF MALE—SIXTY-ONE YEARS,							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
62	7.047	71	5.480	81	3.563	91	1.922
63	6.887	72	5.284	82	3.454	92	2.098
64	6.732	73	5.091	83	3.269	93	1.722
		74	4.891	84	3.135	94	1.542
76	75	4.696	85	2.928	95	1.947	
02	76	4.496	86	2.668	96	2.129	
20	77	4.286	87	2.440	97	1.747	
28	78	4.122	88	2.173	98	1.335	
49	79	3.933	89	1.888	99	.914	
72	80	3.684	90	1.813	100	.461	

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF MALE—SIXTY TWO YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
63	6.740	72	5.201	81	3.527	91	1.910
64	6.591	73	5.014	82	3.421	92	2.086
65	6.444	74	4.820	83	3.240	93	1.713
66	6.276	75	4.631	84	3.109	94	1.534
67	6.103	76	4.437	85	2.906	95	1.938
68	5.918	77	4.232	86	2.649	96	2.122
69	5.745	78	4.072	87	2.424	97	1.742
70	5.575	79	3.888	88	2.160	98	1.331
71	5.390	80	3.644	89	1.876	99	.912
				90	1.802	100	.461

AGE OF MALE—SIXTY-THREE YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
64	6.428	73	4.918	82	3.374	91	1.892
65	6.288	74	4.732	83	3.199	92	2.066
66	6.128	75	4.549	84	3.072	93	1.697
67	5.962	76	4.361	85	2.873	94	1.521
68	5.786	77	4.162	86	2.621	95	1.923
69	5.620	78	4.007	87	2.399	96	2.107
70	5.458	79	3.828	88	2.138	97	1.731
71	5.280	80	3.590	89	1.858	98	1.324
72	5.099	81	3.477	90	1.784	99	.907
						100	.458

AGE OF MALE—SIXTY-FOUR YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
65	6.154	74	4.660	83	3.169	92	2.057
66	6.002	75	4.483	84	3.047	93	1.689
67	5.843	76	4.301	85	2.852	9	
68	5.674	77	4.107	86	2.604	9	
69	5.516	78	3.957	87	2.385	9	
70	5.359	79	3.783	88	2.127	9	
71	5.189	80	3.549	89	1.848	9	
72	5.014	81	3.439	90	1.775	9	
73	4.840	82	3.341	91	1.882	10	

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF MALE—SIXTY-FIVE YEARS. •							
Age of Female	Value.	Age of Female	Value	Age of Female	Value.	Age of Female	Value.
66	5.834	75	4.385	84	2.998	93	1.670
67	5.684	76	4.209	85	2.810	94	1.495
68	5.522	77	4.023	86	2.568		
69	5.372	78	3.879	87	2.354	95	1.894
		79	3.710	88	2.100	96	2.083
70	5.224			89	1.825	97	1.718
71	5.060	80	3.483			98	1.318
72	4.893	81	3.377	90	1.753	99	.906
73	4.727	82	3.283	91	1.860		
74	4.554	83	3.117	92	2.033	100	.459

AGE OF MALE—SIXTY-SIX YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
67	5.504	76	4.101	85	2.754	94	1.469
68	5.351	77	3.922	86	2.519		
69	5.209	78	3.784	87	2.311	95	1.862
		79	3.622	88	2.063	96	2.051
70	5.068			89	1.793	97	1.695
71	4.914	80	3.402			98	1.304
72	4.754	81	3.300	90	1.721	99	.898
73	4.596	82	3.210	91	1.827		
74	4.431	83	3.050	92	1.999	100	.455
75	4.269	84	2.936	93	1.641		

AGE OF MALE—SIXTY-SEVEN YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
69	5.904	76	4.009	85	2.708	94	1.448
		77	3.837	86	2.478		
		78	3.704	87	2.276	95	1.836
		79	3.548	88	2.033	96	2.026
78		80	3.334	89	1.767	97	1.677
79		81	3.237	90	1.696	98	1.293
84		82	3.150	91	1.800	99	.893
86		83	2.994	92	1.972	100	.454
71		84	2.885	93	1.620		

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF MALE—NINETY-EIGHT YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
69	4.910	77	3.735	85	2.648	93	1.588
70	4.783	78	3.609	86	2.425	94	1.419
71	4.643	79	3.458	87	2.228		
72	4.499			88	1.992	95	1.800
73	4.355	80	3.252	89	1.732	96	1.988
74	4.204	81	3.158			97	1.647
		82	3.075	90	1.662	98	1.271
75	4.055	83	2.925	91	1.763	99	.880
76	3.901	84	2.820	92	1.933	100	.449

AGE OF MALE—SIXTY-NINE YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
70	4.667	78	3.538	86	2.389	94	1.400
71	4.533	79	3.393	87	2.196		
72	4.395			88	1.963	95	1.776
73	4.257	80	3.192	89	1.706	96	1.963
74	4.112	81	3.102			97	1.628
		82	3.022	90	1.638	98	1.257
75	3.969	83	2.876	91	1.739	99	.870
76	3.820	84	2.774	92	1.906		
77	3.660	85	2.607	93	1.566	100	.445

AGE OF MALE—SEVENTY YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
71	4.454	79	3.353	86	2.370	94	1.391
72	4.321			87	2.180		
73	4.188	80	3.156	88	1.949	9	
74	4.048	81	3.069	89	1.694	9	
		82	2.992			9	
75	3.911	83	2.849	90	1.626	9	
76	3.766	84	2.750	91	1.727	9	
77	3.611			92	1.895		
78	3.493	85	2.586	93	1.557	10	

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF MALE—SEVENTY-ONE YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
72	4.245	80	3.119	87	2.166	94	1.385
73	4.118	81	3.036	88	1.937		
74	3.983	82	2.962	89	1.685	95	1.758
		83	2.823			96	1.946
75	3.851	84	2.727			97	1.617
76	3.712			90	1.617	98	1.252
77	3.561			91	1.717	99	.869
78	3.447	85	2.566	92	1.886		
79	3.311	86	2.353	93	1.550	100	.445

AGE OF MALE—SEVENTY-TWO YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
73	4.008	80	3.053	87	2.131	94	1.365
74	3.881	81	2.973	88	1.907		
		82	2.904	89	1.658	95	1.735
		83	2.770			96	1.922
75	3.754	84	2.678			97	1.598
76	3.622			90	1.592	98	1.237
77	3.477			91	1.690	99	.860
78	3.369	85	2.522	92	1.857		
79	3.238	86	2.314	93	1.528	100	.441

AGE OF MALE—SEVENTY-THREE YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
74	3.794	81	2.924	88	1.887	95	1.721
		82	2.859	89	1.640	96	1.909
674	83	2.730				97	1.589
547	84	2.642		90	1.575	98	1.231
3.409				91	1.673	99	.855
3.305	85	2.490	92	1.839			
3.179	86	2.288	93	1.513		100	.438
2.999	87	2.108	94	1.352			

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF MALE—SEVENTY FOUR YEARS							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
75	3.605	82	2.824	89	1.632	96	1.908
76	3.484	83	2.700			97	1.591
77	3.351	84	2.617	90	1.566	98	1.235
78	3.253			91	1.664	99	.859
79	3.132			92	1.831		
		85	2.470	93	1.506		
		86	2.271	94	1.347	100	.440
80	2.957	87	2.095				
81	2.885	88	1.877	95	1.716		

AGE OF MALE—SEVENTY-FIVE YEARS							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
76	3.874	83	2.634	90	1.538	97	1.575
77	3.249	84	2.557	91	1.634	98	1.225
78	3.156			92	1.800	99	.855
79	3.042			93	1.481		
		85	2.417	94	1.323		
		86	2.226			100	.440
80	2.875	87	2.055				
81	2.808	88	1.843	95	1.689		
82	2.751	89	1.603	96	1.883		

AGE OF MALE—SEVENTY-SIX YEARS							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
77	3.120	83	2.545	89	1.560	95	.845
78	3.035	84	2.474			96	
79	2.928					97	
		85	2.343	90	1.497	98	
80	2.769	86	2.161	91	1.591	99	
81	2.707	87	1.998	92	1.753		
82	2.656	88	1.793	93	1.442		
				94	1.287	100	

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF MALE—SEVENTY-SEVEN YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
78	2.921	84	2.397	90	1.458	96	1.801
79	2.822			91	1.551	97	1.517
		85	2.273	92	1.712	98	1.189
80	2.671	86	2.101	93	1.407	99	.834
81	2.614	87	1.945		1.254		
82	2.567	88	1.747			100	.431
83	2.462	89	1.520	95	1.604		

AGE OF MALE—SEVENTY-EIGHT YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
79	2.710	85	2.198	91	1.505	97	1.483
		86	2.034	92	1.666	98	1.168
		87	1.887	93	1.370	99	.824
80	2.567	88	1.697	94	1.218		
81	2.515	89	1.476			100	.428
82	2.472						
83	2.374						
84	2.314	90	1.415	95	1.558		
				96	1.753		

AGE OF MALE—SEVENTY-NINE YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
47	86	1.950		92	1.604	98	1.132
98	87	1.812		93	1.321	99	.803
61	88	1.632		94	1.173		
70	89	1.420					
15				95	1.500	100	.420
				96	1.690		
96	90	1.359		97	1.432		
	91	1.446					

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF MALE—EIGHTY YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
81	2.303	86	1.883	91	1.397	96	1.642
82	2.269	87	1.750	92	1.551	97	1.391
83	2.184	88	1.578	93	1.278	98	1.099
84	2.135	89	1.374	94	1.135	99	.782
85	2.032	90	1.315	95	1.455	100	.411
AGE OF MALE—EIGHTY-ONE YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
82	2.207	86	1.843	91	1.369	96	1.618
83	2.127	87	1.713	92	1.518	97	1.373
84	2.082	88	1.544	93	1.251	98	1.084
85	1.986	89	1.344	94	1.112	99	.769
		90	1.288	95	1.429	100	.403
AGE OF MALE—EIGHTY-TWO YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
83	2.099	87	1.705	91	1.364	96	1.619
84	2.057	88	1.537	92	1.513	97	1.382
		89	1.336	93	1.244	98	1.096
85	1.966			94	1.105	99	.776
86	1.830	90	1.281	95	1.423	100	.405
AGE OF MALE—EIGHTY-THREE YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age Fem.	
84	2.006	86	1.792	88	1.515	90	
85	1.921	87	1.676	89	1.317	9	

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF MALE—EIGHTY-THREE YEARS, <i>Continued.</i>							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
92	1.496	95	1.399	97	1.375	99	.789
93	1.230	96	1.599	98	1.101		
94	1.087					100	.414

AGE OF MALE—EIGHTY-FOUR YEARS.				AGE OF MALE—EIGHTY-FIVE YEARS.			
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
85	1.785	93	1.156	86	1.527	94	.932
86	1.668	94	1.017	87	1.431		
87	1.564			88	1.300	95	1.200
88	1.419	95	1.307	89	1.133	96	1.380
89	1.235	96	1.500			97	1.193
		97	1.295	90	1.081	98	.963
90	1.179	98	1.045	91	1.149	99	.700
91	1.254	99	.759	92	1.286		
92	1.403	100	.406	93	1.060	100	.378

AGE OF MALE—EIGHTY-SIX YEARS,				AGE OF MALE—EIGHTY-SEVEN YEARS.			
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
87	1.393	94	.905	88	1.264	95	1.165
88	1.263	95	1.167	89	1.099	96	1.350
89	1.100	96	1.349	90	1.050	97	1.181
90	1.052	97	1.170	91	1.121	98	.960
91	1.119	98	.944	92	1.256	99	.699
92	1.251	99	.684	93	1.032		
93	1.030	100	.367	94	.903	100	.374

AGE OF MALE—EIGHTY-EIGHT YEARS.							
e.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Value.
166	92	1.222	95	1.125	98	.945	
114	93	1.006	96	1.305	99	.699	
382	94	.875	97	1.146	100	.379	

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF MALE—EIGHTY-NINE YEARS.				AGE OF MALE—NINETY YEARS.			
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
90	.922	96	1.193	91	.908	97	.979
91	.977	97	1.043	92	1.023	98	.794
92	1.111	98	.859	93	.852	99	.587
93	.920	99	.647	94	.746		
94	.800			95	.964	100	.332
95	1.027	100	.358	96	1.122		

AGE OF MALE—NINETY-ONE YEARS.				AGE OF MALE—NINETY-TWO YEARS.			
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
92	1.022	97	1.005	93	1.018	97	1.250
93	.835	98	.813	94	.876	98	1.047
94	.738	99	.578			99	.779
95	.972			95	1.148		
96	1.145	100	.302	96	1.379	100	.411

AGE OF MALE—NINETY-THREE YEARS.				AGE OF MALE—NINETY-FOUR YEARS.			
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
94	.684	98	.874	95	.506	99	.448
95	.876	99	.685	96	.624		
96	1.068			97	.590	100	.267
97	.995	100	.399	98	.534		

AGE OF MALE—NINETY-FIVE YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
96	.404	98	.363	99	.325	100	
97	.389						

## GOVERNMENT ANNUITY TABLES.

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### FEMALE LIFE.

**Value of Annuity of One Pound per Annum on Two Joint Lives.**

**RATE OF INTEREST 3 PER CENT. PER ANNUM.**

AGE OF YOUNGER—ONE YEAR.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
1	19.305	26	17.671	51	13.114	76	5.326
2	19.363	27	17.557	52	12.808	77	5.032
3	19.514	28	17.434	53	12.525	78	4.797
4	19.676	29	17.301	54	12.242	79	4.539
5	19.687	30	17.152	55	11.960	80	4.219
6	19.678	31	17.017	56	11.686	81	4.050
7	19.680	32	16.907	57	11.384	82	3.894
8	19.634	33	16.784	58	11.080	83	3.659
9	19.545	34	16.637	59	10.773	84	3.482
10	19.428	35	16.453	60	10.418	85	3.230
11	19.297	36	16.261	61	10.079	86	2.925
12	19.162	37	16.078	62	9.769	87	2.661
13	19.030	38	15.918	63	9.428	88	2.362
14	18.913	39	15.757	64	9.099	89	2.050
15	18.809	40	15.567	65	8.779	90	1.967
16	18.715	41	15.398	66	8.442	91	2.080
17	18.625	42	15.202	67	8.105	92	2.258
18	18.528	43	14.976	68	7.763	93	1.849
	44	44	14.749	69	7.445	94	1.655
	357	45	14.504	70	7.139	95	2.077
	256	46	14.277	71	6.822	96	2.251
	146	47	14.042	72	6.509	97	1.831
	10.033	48	13.822	73	6.206	98	1.387
	17.911	49	13.613	74	5.904	99	.943
	17.787	50	13.384	75	5.614	100	.473

## GOVERNMENT ANNUITY TABLES.

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—TWO YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
2	19.421	28	17.502	53	12.580	77	5.044
3	19.574	29	17.371	54	12.294	78	4.808
4	19.737					79	4.549
		30	17.221	55	12.010		
5	19.751	31	17.086	56	11.736	80	4.227
6	19.739	32	16.977	57	11.432	81	4.056
7	19.746	33	16.853	58	11.127	82	3.900
8	19.697	34	16.703	59	10.818	83	3.663
9	19.612					84	3.485
10	19.495	35	16.523	60	10.462		
11	19.363	36	16.329	61	10.120	85	3.232
12	19.228	37	16.145	62	9.809	86	2.925
13	19.096	38	15.984	63	9.465	87	2.661
14	18.980	39	15.823	64	9.135	88	2.361
15	18.877	40	15.635	65	8.813		
16	18.783	41	15.463	66	8.474	90	1.967
17	18.691	42	15.265	67	8.135	91	2.079
18	18.600	43	15.040	68	7.791	92	2.256
19	18.511	44	14.812	69	7.472	93	1.848
20	18.425	45	14.567			94	1.654
21	18.324	46	14.337	70	7.163		
22	18.216	47	14.103	71	6.844	95	2.075
23	18.104	48	13.882	72	6.530	96	2.248
24	17.980	49	13.671	73	6.225	97	1.827
25	17.855	50	13.442	74	5.921	98	1.383
26	17.741	51	13.170	75	5.629		939
27	17.627	52	12.863	76	5.339	100	.471

AGE OF YOUNGER—THREE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	--
3	19.727	9	19.770	14	19.138	19	
4	19.894						
5	19.908	10	19.656	15	19.036	20	
6	19.898	11	19.524	16	18.942	21	18
7	19.903	12	19.387	17	18.850	22	18
8	19.858	13	19.255	18	18.757	23	11

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—THREE YEARS, <i>Continued.</i>							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
24	18.139	42	15.406	61	10.216	81	4.088
		43	15.178	62	9.901	82	3.930
25	18.012	44	14.950	63	9.554	83	3.690
26	17.896			64	9.220	84	3.510
27	17.784	45	14.702	65	8.895	85	3.254
28	17.658	46	14.472	66	8.552	86	2.945
29	17.525	47	14.234	67	8.210	87	2.678
		48	14.012	68	7.862	88	2.376
30	17.376	49	13.800	69	7.540	89	2.061
31	17.239						
32	17.130	50	13.568	70	7.228	90	1.979
33	17.007	51	13.294	71	6.906	91	2.092
34	16.855	52	12.984	72	6.588	92	2.269
		53	12.699	73	6.280	93	1.858
35	16.671	54	12.411	74	5.972	94	1.664
36	16.480						
37	16.293	55	12.124	75	5.678	95	2.088
38	16.130	56	11.846	76	5.385	96	2.259
39	15.967	57	11.540	77	5.087	97	1.835
		58	11.232	78	4.848	98	1.388
40	15.778	59	10.920	79	4.586	99	.941
41	15.608	60	10.561	80	4.261	100	.471

## AGE OF YOUNGER—FOUR YEARS.

Age of Older.	Value.						
4	20.060	15	19.206	26	18.065	37	16.456
5	20.077	16	19.113	27	17.951	38	16.290
6	20.068	17	19.021	28	17.827	39	16.125
7	20.075	18	18.928	29	17.693	40	15.934
		19	18.842	30	17.542	41	15.762
		20	18.756	31	17.406	42	15.562
		21	18.651	32	17.295	43	15.330
		22	18.544	33	17.172	44	15.099
		23	18.431	34	17.021	45	14.851
		24	18.310	35	16.835	46	14.618
		25	18.183	36	16.639	47	14.379

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—FOUR YEARS, <i>Continued.</i>							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
48	14.154	61	10.324	74	6.035	87	2.703
49	13.941	62	10.006			88	2.398
		63	9.655	75	5.737	89	2.081
50	13.708	64	9.318	76	5.441		
51	13.430			77	5.139	90	1.997
52	13.117	65	8.989	78	4.898	91	2.111
53	12.830	66	8.643	79	4.633	92	2.291
54	12.540	67	8.297	80	4.305	93	1.876
		68	7.946	81	4.130	94	1.679
55	12.250	69	7.619	82	3.969	95	2.106
56	11.969			83	3.727	96	2.279
57	11.660			84	3.545	97	1.850
58	11.350	70	7.305			98	1.399
59	11.035	71	6.979	85	3.285	99	.949
60	10.672	72	6.657	86	2.973	100	.474
		73	6.346				

## AGE OF YOUNGER—FIVE YEARS.

Age of Older.	Value.						
5	20.092	21	18.684	36	16.677	51	13.469
6	20.085	22	18.572	37	16.491	52	13.154
7	20.093	23	18.464	38	16.330	53	12.866
8	20.048	24	18.340	39	16.163	54	12.576
9	19.961						
		25	18.217	40	15.972	55	12.287
10	19.849	26	18.100	41	15.800	56	12.005
11	19.717	27	17.985	42	15.598	57	11.694
12	19.583	28	17.860	43	15.370	58	11.384
13	19.451	29	17.728	44	15.137	59	11.069
14	19.333						
15	19.232	30	17.577	45	14.888	60	
16	19.139	31	17.441	46	14.656	61	10
17	19.048	32	17.332	47	14.417	62	
18	18.956	33	17.208	48	14.192	63	
19	18.871	34	17.057	49	13.978	64	
20	18.784	35	16.873	50	13.746	65	

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—FIVE YEARS, *Continued.*

Age of Older.	Value.						
66	8.671	75	5.756	84	3.555	92	2.296
67	8.324	76	5.459			93	1.880
68	7.972	77	5.156	85	3.294	94	1.684
69	7.645	78	4.914	86	2.981	95	2.111
70	7.329	79	4.648	87	2.710	96	2.283
71	7.002	80	4.318	88	2.404	97	1.853
72	6.679	81	4.143	89	2.086	98	1.401
73	6.367	82	3.982	90	2.002	99	.950
74	6.055	83	3.738	91	2.117	100	.475

AGE OF YOUNGER—SIX YEARS.

Age of Older.	Value.						
6	20.077	31	17.456	55	12.309	79	4.659
7	20.087	32	17.348	56	12.029	80	4.329
8	20.043	33	17.225	57	11.718	81	4.154
9	19.959	34	17.074	58	11.406	82	3.992
10	19.844	35	16.890	59	11.091	83	3.748
11	19.717	36	16.696	60	10.727	84	3.564
12	19.581	37	16.510	61	10.378		
13	19.452	38	16.347	62	10.059	85	3.302
14	19.336	39	16.186	63	9.708	86	2.987
15	19.234	40	15.992	64	9.369	87	2.716
16	19.143	41	15.820	65	9.039	88	2.408
17	19.053	42	15.620	66	8.692	89	2.090
18	18.961	43	15.389	67	8.344		
19	18.878	44	15.160	68	7.991	90	2.006
20	18.791	45	14.910	69	7.664	91	2.121
21	18.691	46	14.677	70	7.347	92	2.300
22	18.584	47	14.439	71	7.019	93	1.884
	18.471	48	14.215	72	6.696	94	1.687
	18.352	49	14.001	73	6.383	95	2.116
	18.226			74	6.070	96	2.287
	18.113	50	13.768			97	1.855
	17.999	51	13.492	75	5.771	98	1.402
	17.874	52	13.178	76	5.472	99	.950
	17.741	53	12.889	77	5.169		
	17.593	54	12.599	78	4.926	100	.475

## GOVERNMENT ANNUITY TABLES.

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—SEVEN YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
7	20.096	31	17.489	55	12.345	79	4.678
8	20.054	32	17.379	56	12.063		
9	19.971	33	17.257	57	11.754	80	4.347
		34	17.107	58	11.441	81	4.171
10	19.859			59	11.125	82	4.009
11	19.729	35	16.923			83	3.764
12	19.598	36	16.729	60	10.761	84	3.579
13	19.467	37	16.544	61	10.411		
14	19.354	38	16.382	62	10.092	85	3.316
		39	16.218	63	9.710	86	3.000
15	19.254			64	9.401	87	2.727
16	19.162	40	16.030			88	2.418
17	19.073	41	15.856	65	9.070	89	2.098
18	18.983	42	15.655	66	8.722		
19	18.900	43	15.426	67	8.373	90	2.014
		44	15.194	68	8.020	91	2.130
20	18.815			69	7.691	92	2.310
21	18.715	45	14.947			93	1.891
22	18.608	46	14.713	70	7.374	94	1.694
23	18.500	47	14.474	71	7.046		
24	18.376	48	14.251	72	6.721	95	2.125
25	18.255	49	14.038	73	6.408	96	2.297
26	18.139			74	6.094	97	1.863
27	18.029	50	13.804			98	1.407
28	17.904	51	13.527	75	5.794	99	.953
29	17.772	52	13.214	76	5.494		
		53	12.926	77	5.190		
30	17.622	54	12.634	78	4.946	100	.476

AGE OF YOUNGER—EIGHT YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
8	20.011	15	19.222	21	18.691	27	
9	19.930	16	19.132	22	18.584	28	17.
10	19.819	17	19.044	23	18.476	29	
11	19.693	18	18.954	24	18.358		
12	19.560	19	18.873			30	
13	19.434			25	18.232	31	
14	19.319	20	18.789	26	18.121	32	17.4.

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—EIGHT YEARS, *Continued.*

Age of Older.	Value.						
33	17.245	50	13.807	67	8.383	84	3.587
34	17.096	51	13.529	68	8.029		
		52	13.216	69	7.701	85	3.324
35	16.913	53	12.929			86	3.007
36	16.720	54	12.640	70	7.384	87	2.733
37	16.535			71	7.056	88	2.424
38	16.374	55	12.349	72	6.731	89	2.103
39	16.212	56	12.069	73	6.417		
		57	11.758	74	6.104	90	2.019
40	16.022	58	11.448			91	2.135
41	15.853	59	11.132	75	5.803	92	2.315
42	15.651			76	5.504	93	1.896
43	15.422	60	10.767	77	5.199	94	1.699
44	15.192	61	10.419	78	4.955	95	2.130
		62	10.100	79	4.687	96	2.303
45	14.943	63	9.748				
46	14.713	64	9.409	80	4.356	97	1.868
47	14.473			81	4.179	98	1.410
48	14.250	65	9.079	82	4.017	99	.955
49	14.038	66	8.731	83	3.772	100	.477

## AGE OF YOUNGER—NINE YEARS.

Age of Older.	Value.	Age of Older	Value.	Age of Older.	Value.	Age of Older.	Value.
9	19.848	22	18.525	35	16.870	48	14.222
10	19.740	23	18.417	36	16.678	49	14.010
11	19.615	24	18.298	37	16.495		
12	19.486	25	18.179	38	16.334	50	13.780
13	19.358	26	18.064	39	16.173	51	13.507
	249	27	17.956	40	15.985	52	13.193
	150	28	17.834	41	15.816	53	12.907
19.063	29	17.706	42	15.618	54	12.618	
18.976	30	17.559	43	15.389	55	12.331	
389	31	17.426	44	15.160	56	12.050	
308	32	17.318	45	14.913	57	11.742	
18.725	33	17.201	46	14.681	58	11.431	
3.629	34	17.051	47	14.446	59	11.117	

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—NINE YEARS, <i>Continued.</i>							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
60	10.754	70	7.379	80	4.356	90	2.021
61	10.405	71	7.052	81	4.180	91	2.136
62	10.089	72	6.728	82	4.019	92	2.317
63	9.737	73	6.415	83	3.774	93	1.898
64	9.400	74	6.102	84	3.589	94	1.700
65	9.070	75	5.802	85	3.326	95	2.133
66	8.723	76	5.503	86	3.009	96	2.306
67	8.376	77	5.199	87	2.735	97	1.870
68	8.023	78	4.955	88	2.425	98	1.412
69	7.696	79	4.688	89	2.105	99	.956
						100	.477

AGE OF YOUNGER—TEN YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
10	19.631	31	17.353	51	13.462	71	7.038
11	19.509	32	17.248	.52	13.153	72	6.715
12	19.381	33	17.127	53	12.867	73	6.403
13	19.257	34	16.984	54	12.580	74	6.091
14	19.147	35	16.802	55	12.293	75	5.792
15	19.054	36	16.613	56	12.016	76	5.494
16	18.966	37	16.431	57	11.707	77	5.191
17	18.881	38	16.272	58	11.400	78	4.948
18	18.795	39	16.111	59	11.086	79	4.681
19	18.717	40	15.925	60	10.725	80	4.351
20	18.635	41	15.757	61	10.378	81	4.175
21	18.540	42	15.560	62	10.061	82	4.014
22	18.438	43	15.335	63	9.713	83	3.770
23	18.332	44	15.107	64	9.376	84	3.528
24	18.215						
25	18.095	45	14.861	65	9.049	85	"
26	17.986	46	14.632	66	8.703	86	"
27	17.875	47	14.395	67	8.357	87	"
28	17.757	48	14.176	68	8.005	88	"
29	17.629	49	13.964	69	7.679	89	"
30	17.485	50	13.734	70	7.364	90	"

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—TEN YEARS, *Continued.*

Age of Older.	Value.						
91	2.135	94	1.700	96	2.306	99	.956
92	2.316			97	1.870		
93	1.897	95	2.132	98	1.412	100	.477

## AGE OF YOUNGER—ELEVEN YEARS.

Age of Older.	Value.						
11	19.387	34	16.899	56	11.970	79	4.670
12	19.262	35	16.724	57	11.665	80	4.341
13	19.139	36	16.533	58	11.357	81	4.166
14	19.032	37	16.355	59	11.047	82	4.005
15	18.938	38	16.197	60	10.687	83	3.762
16	18.856	39	16.039	61	10.342	84	3.579
17	18.771			62	10.027		
18	18.687	40	15.852	63	9.679	85	3.317
19	18.610	41	15.687	64	9.345	86	3.002
20	18.531	42	15.491	65	9.019	87	2.729
21	18.436	43	15.267	66	8.675	88	2.420
22	18.336	44	15.042	67	8.330	89	2.100
23	18.233	45	14.798	68	7.981	90	2.016
24	18.117	46	14.570	69	7.656	91	2.132
25	17.999	47	14.336			92	2.313
26	17.890	48	14.115	70	7.342	93	1.894
27	17.785	49	13.908	71	7.017	94	1.697
28	17.664	.50	13.679	72	6.696		
29	17.540	51	13.407	73	6.385	95	2.129
30	17.396	52	13.100	74	6.075	96	2.303
31	17.267	53	12.818	75	5.777	97	1.869
32	17.163	54	12.531	76	5.480	98	1.412
33	17.046	55	12.247	77	5.178	99	.956
				78	4.936	100	.477

## AGE OF YOUNGER—TWELVE YEARS.

Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
19.138	14	18.912	16	18.738	18	18.574
19.018	15	18.821	17	18.659	19	18.499

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—TWELVE YEARS, *Continued.*

Age of Older.	Value.						
20	18.422	41	15.612	61	10.303	81	4.155
21	18.331	42	15.419	62	9.990	82	3.995
22	18.229	43	15.197	63	9.644	83	3.752
23	18.129	44	14.973	64	9.311	84	3.570
24	18.016	45	14.732	65	8.987	85	3.309
25	17.899	46	14.506	66	8.644	86	2.995
26	17.792	47	14.273	67	8.302	87	2.723
27	17.686	48	14.055	68	7.953	88	2.415
28	17.572	49	13.846	69	7.630	89	2.096
29	17.445						
30	17.305	50	13.621	70	7.318	90	2.012
31	17.176	51	13.351	71	6.995	91	2.128
32	17.075	52	13.044	72	6.675	92	2.308
33	16.959	53	12.764	73	6.365	93	1.890
34	16.816	54	12.481	74	6.056	94	1.694
35	16.638	55	12.197	75	5.759	95	2.125
36	16.454	56	11.923	.76	5.464	96	2.299
37	16.274	57	11.618	77	5.163	97	1.866
38	16.119	58	11.314	78	4.922	98	1.410
39	15.962	59	11.003	79	4.657	99	.955
40	15.779	60	10.647	80	4.329	100	.477

## AGE OF YOUNGER—THIRTEEN YEARS.

Age of Older.	Value.						
13	18.898	25	17.803	37	16.199	49	13.790
14	18.795	26	17.697	38	16.043		
15	18.705	27	17.593	39	15.889	50	13.564
16	18.625	28	17.478	40	15.706	51	13.297
17	18.545	29	17.357	41	15.544	52	12.992
18	18.467	30	17.215	42	15.349	53	12.
19	18.391	31	17.090	43	15.130	54	
20	18.315	32	16.989	44	14.908	55	
21	18.226	33	16.876	45	14.668	56	11.8
22	18.129	34	16.734	46	14.444	57	11.5
23	18.026	35	16.560	47	14.213	58	11.2
24	17.917	36	16.373	48	13.996	59	

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—THIRTEEN YEARS, Continued.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
60	10.606	71	6.972	81	4.143	91	2.123
61	10.266	72	6.654	82	3.984	92	2.303
62	9.954	73	6.345	83	3.742	93	1.886
63	9.610	74	6.037	84	3.560	94	1.690
64	9.278						
65	8.956	75	5.742	85	3.301	95	2.120
66	8.615	76	5.447	86	2.987	96	2.294
67	8.273	77	5.147	87	2.717	97	1.862
68	7.927	78	4.908	88	2.410	98	1.408
69	7.605	79	4.644	89	2.091	99	.954
70	7.294	80	4.316	90	2.007	100	.477

AGE OF YOUNGER—FOURTEEN YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
14	18.692	36	16.311	58	11.238	80	4.307
15	18.605	37	16.134	59	10.930	81	4.134
16	18.526	38	15.983	60	10.576	82	3.975
17	18.449	39	15.827	61	10.236	83	3.734
18	18.369	40	15.648	62	9.927	84	3.553
19	18.300	41	15.485	63	9.583	85	3.294
20	18.224	42	15.296	64	9.253	86	2.982
21	18.135	43	15.074	65	8.931	87	2.711
22	18.041	44	14.855	66	8.592	88	2.405
23	17.943	45	14.617	67	8.252	89	2.087
24	17.830	46	14.394	68	7.906	90	2.004
25	17.720	47	14.165	69	7.586	91	2.119
26	17.617	48	13.950	70	7.276	92	2.299
27	17.514	49	13.744	71	6.955	93	1.882
	17.401	50	13.521	72	6.637	94	1.687
	17.279	51	13.253	73	6.330	95	2.116
	17.143	52	12.951	74	6.023	96	2.290
	17.016	53	12.672	75	5.728	97	1.859
	16.919	54	12.391	76	5.435	98	1.406
	16.805	55	12.112	77	5.136	99	.953
	16.666	56	11.841	78	4.897		
	16.493	57	11.539	79	4.633	100	.476

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

## AGE OF YOUNGER—FIFTEEN YEARS.

Age of Older.	Value.						
15	18.518	38	15.933	59	10.908	80	4.301
16	18.442	39	15.782	60	10.554	81	4.128
17	18.365			61	10.215	82	3.970
18	18.289	40	15.601	62	9.906	83	3.729
19	18.218	41	15.442	63	9.565	84	3.548
20	18.148	42	15.251	64	9.235	85	3.290
21	18.060	43	15.035	65	8.915	86	2.978
22	17.965	44	14.813	66	8.576	87	2.708
23	17.871	45	14.577	67	8.237	88	2.402
24	17.763	46	14.356	68	7.892	89	2.085
25	17.649	47	14.128	69	7.572	90	2.001
26	17.549	48	13.915	70	7.263	91	2.116
27	17.450	49	13.711	71	6.943	92	2.296
28	17.337	50	13.487	72	6.626	93	1.880
29	17.218	51	13.222	73	6.320	94	1.684
30	17.080	52	12.919	74	6.013	95	2.114
31	16.959	53	12.643	75	5.719	96	2.288
32	16.860	54	12.363	76	5.426	97	1.857
33	16.750	55	12.084	77	5.128	98	1.404
34	16.610	56	11.814	78	4.889	99	.952
35	16.440	57	11.515	79	4.627	100	
36	16.258						
37	16.086	58	11.213	79	4.476		

## AGE OF YOUNGER—SIXTEEN YEARS.

Age of Older.	Value.						
16	18.365	27	17.392	38	15.895	49	13.685
17	18.292	28	17.284	39	15.742	50	13.463
18	18.215	29	17.164	40	15.565	51	13.197
19	18.148	30	17.030	41	15.404	52	12.
20	18.076	31	16.907	42	15.217	53	12.
21	17.994	32	16.813	43	15.000	54	12.
22	17.901	33	16.702	44	14.783	55	12.
23	17.805	34	16.566	45	14.545	56	11.
24	17.701	35	16.395	46	14.326	57	11.
25	17.592	36	16.216	47	14.099	58	11.
26	17.489	37	16.044	48	13.887	59	

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—SIXTEEN YEARS, Continued.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
60	10.539	71	6.935	81	4.125	91	2.115
61	10.200	72	6.619	82	3.966	92	2.294
62	9.892	73	6.313	83	3.726	93	1.879
63	9.551	74	6.007	84	3.545	94	1.683
64	9.223						
65	8.903	75	5.714	85	3.287	95	2.112
66	8.565	76	5.421	86	2.975	96	2.286
67	8.227	77	5.123	87	2.706	97	1.856
68	7.883	78	4.885	88	2.400	98	1.404
69	7.564	79	4.622	89	2.083	99	.951
70	7.255	80°	4.297	90	2.000	100	.476

AGE OF YOUNGER—SEVENTEEN YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
17	18.218	38	15.856	59	10.877	80	4.294
18	18.146	39	15.707	60	10.525	81	4.122
19	18.078	40	15.529	61	10.188	82	3.964
20	18.010	41	15.372	62	9.880	83	3.724
21	17.926	42	15.183	63	9.540	84	3.543
22	17.838	43	14.969	64	9.212	85	3.285
23	17.744	44	14.752	65	8.893	86	2.974
24	17.639	45	14.518	66	8.555	87	2.704
25	17.534	46	14.297	67	8.218	88	2.399
26	17.435	47	14.073	68	7.875	89	2.082
27	17.336	48	13.861	69	7.556	90	1.998
28	17.229	49	13.661	70	7.248	91	2.113
29	17.115	50	13.440	71	6.929	92	2.293
	16.980	51	13.177	72	6.613	93	1.878
	6.860	52	12.875	73	6.307	94	1.682
	6.764	53	12.601	74	6.002	95	2.111
	16.658	54	12.321	75	5.709	96	2.285
	16.522	55	12.046	76	5.417	97	1.855
	16.355	56	11.777	77	5.119	98	1.403
	16.174	57	11.479	78	4.881	99	.951
	16.005	58	11.180	79	4.619	100	.476

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—EIGHTEEN YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
18	18.072	40	15.496	61	10.176	81	4.119
19	18.009	41	15.337	62	9.869	82	3.961
20	17.941	42	15.153	63	9.529	83	3.721
21	17.861	43	14.937	64	9.202	84	3.541
22	17.771	44	14.723	65	8.883	85	3.283
23	17.682	45	14.489	66	8.547	86	2.972
24	17.579	46	14.272	67	8.210	87	2.703
25	17.473	47	14.046	68	7.867	88	2.398
26	17.378	48	13.837	69	7.549	89	2.081
27	17.283	49	13.636	70	7.242	90	1.997
28	17.175			71	6.923	91	2.112
29	17.061	50	13.418	72	6.608	92	2.292
30	16.932	51	13.155	73	6.302	93	1.877
31	16.812	52	12.857	74	5.997	94	1.681
32	16.719	53	12.581	75	5.704	95	2.110
33	16.611	54	12.305	76	5.413	96	2.283
34	16.479	55	12.027	77	5.115	97	1.854
35	16.312	56	11.761	78	4.878	98	1.402
36	16.136	57	11.464	79	4.616	99	.950
37	15.965	58	11.165				
38	15.819	59	10.863				
39	15.670	60	10.512	80	4.291	100	.475

AGE OF YOUNGER—NINETEEN YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
19	17.944	30	16.887	40	15.468	50	13.401
20	17.880	31	16.772	41	15.313	51	13.141
21	17.800	32	16.680	42	15.127	52	12.843
22	17.715	33	16.574	43	14.916	53	12.
23	17.624	34	16.441	44	14.699	54	
24	17.525						
25	17.422	35	16.278	45	14.469	55	1
26	17.326	36	16.102	46	14.251	56	11.7
27	17.235	37	15.936	47	14.029	57	11
28	17.130	38	15.788	48	13.818	58	11
29	17.016	39	15.642	49	13.620	59	10

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—NINETEEN YEARS, <i>continued.</i>							
Age of Older.	Value.	Age of Older.	Value	Age of Older.	Value.	Age of Older.	Value.
60	10.505	70	7.239	80	4.291	90	1.997
61	10.169	71	6.921	81	4.119	91	2.112
62	9.863	72	6.606	82	3.961	92	2.292
63	9.524	73	6.301	83	3.722	93	1.877
64	9.197	74	5.996	84	3.541	94	1.682
65	8.879	75	5.704	85	3.283	95	2.110
66	8.543	76	5.412	86	2.972	96	2.284
67	8.206	77	5.115	87	2.703	97	1.854
68	7.864	78	4.877	88	2.398	98	1.402
69	7.546	79	4.616	89	2.081	99	.950
						100	.475
AGE OF YOUNGER—TWENTY YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
20	17.815	41	15.286	61	10.163	81	4.120
21	17.739	42	15.103	62	9.857	82	3.962
22	17.653	43	14.891	63	9.519	83	3.722
23	17.568	44	14.679	64	9.193	84	3.542
24	17.467		14.446	65	8.875	85	3.284
25	17.368	46	14.232	66	8.540	86	2.973
26	17.275	47	14.009	67	8.203	87	2.704
27	17.183	48	13.802	68	7.861	88	2.398
28	17.082	49	13.602	69	7.544	89	2.081
29	16.971		13.386	70	7.238	90	1.998
30	16.842	51	13.125	71	6.919	91	2.113
31	16.727	52	12.830	72	6.605	92	2.293
32	16.640	53	12.557	73	6.300	93	1.878
33	16.536	54	12.283	74	5.995	94	1.682
	05						
	41	55	12.006	75	5.703	95	2.111
	16.069	56	11.741	76	5.412	96	2.285
	15.902	57	11.444	77	5.115	97	1.855
	15.759	58	11.149	78	4.877	98	1.403
	15.612	59	10.847	79	4.616	99	.951
	15.440	60	10.497	80	4.291	100	.475

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—TWENTY-ONE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
21	17.662	42	15.068	62	9.846	82	3.960
22	17.581	43	14.858	63	9.508	83	3.721
23	17.495	44	14.646	64	9.183	84	3.541
24	17.400						
		45	14.418	65	8.866	85	3.283
25	17.299	46	14.201	66	8.531	86	2.972
26	17.210	47	13.982	67	8.195	87	2.703
27	17.121	48	13.774	68	7.854	88	2.398
28	17.020	49	13.578	69	7.538	89	2.081
29	16.913						
		50	13.361	70	7.231	90	1.998
30	16.787	51	13.103	71	6.914	91	2.113
31	16.672	52	12.807	72	6.600	92	2.292
32	16.585	53	12.537	73	6.296	93	1.878
33	16.486	54	12.263	74	5.991	94	1.682
34	16.356						
		55	11.990	75	5.699	95	2.111
35	16.195	56	11.722	76	5.408	96	2.285
36	16.022	57	11.429	77	5.112	97	1.855
37	15.860	58	11.132	78	4.875	98	1.403
38	15.716	59	10.833	79	4.614	99	.951
39	15.573						
40	15.401	60	10.484	80	4.289	100	.475
41	15.249	61	10.150	81	4.118		

## AGE OF YOUNGER—TWENTY-TWO YEARS.

Age of Older.	Value	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
22	17.499	32	16.525	41	15.206	51	13.075
23	17.417	33	16.426	42	15.027	52	12.782
24	17.322	34	16.302	43	14.820	53	12.512
				44	14.610	54	12.240
25	17.227	35	16.142	45	14.382	55	11.968
26	17.136	36	15.972	46	14.170	56	11.704
27	17.051	37	15.809	47	13.948	57	11.408
28	16.953	38	15.670	48	13.745	58	11.115
29	16.846	39	15.527	49	13.548	59	10.814
30	16.724						
31	16.613	40	15.359	50	13.334	60	10.468

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—TWENTY-TWO YEARS, <i>Continued.</i>							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
61	10.135	71	6.906	81	4.115	91	2.112
62	9.831	72	6.593	82	3.958	92	2.291
63	9.495	73	6.289	83	3.719	93	1.877
64	9.170	74	5.986	84	3.539	94	1.681
65	8.854	75	5.694	85	3.281	95	2.110
66	8.520	76	5.404	86	2.971	96	2.284
67	8.185	77	5.107	87	2.702	97	1.855
68	7.845	78	4.871	88	2.397	98	1.403
69	7.529	79	4.610	89	2.080	99	.951
70	7.223	80	4.286	90	1.997	100	.475

AGE OF YOUNGER—TWENTY-THREE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
23	17.335	39	15.481	55	11.946	73	6.283
24	17.244			56	11.683	74	5.980
		40	15.314	57	11.391		
25	17.149	41	15.165	58	11.095	75	5.689
26	17.064	42	14.985	59	10.798	76	5.399
27	16.977	43	14.780	60	10.451	77	5.103
28	16.883	44	14.573	61	10.120	78	4.867
29	16.779			62	9.817	79	4.607
		45	14.347	63	9.481	80	4.283
30	16.657	46	14.135	64	9.158	81	4.112
31	16.550	47	13.918			82	3.955
32	16.466	48	13.711	65	8.843	83	3.716
	16.367	49	13.519	66	8.509	84	3.537
	16.243			67	8.175	85	3.280
		50	13.305	68	7.835	86	2.969
	16.088	51	13.049	69	7.520	87	2.701
	15.920	52	12.755	70	7.215	88	2.396
	15.760	53	12.488	71	6.899	89	2.079
	15.620	54	12.216	72	6.586	90	1.996

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

## AGE OF YOUNGER—TWENTY-THREE YEARS, Continued.

Age of Older.	Value.	Age of Older.	Value	Age of Older.	Value.	Age of Older.	Value.
91	2.111	94	1.681	96	2.284	99	.951
92	2.291			97	1.855		
93	1.876	95	2.109	98	1.403	100	.475

## AGE OF YOUNGER—TWENTY-FOUR YEARS.

Age of Older.	Value.						
24	17.153	43	14.732	62	9.798	82	3.950
		44	14.526	63	9.463	83	3.712
25	17.062			64	9.141	84	3.533
26	16.977	45	14.303				
27	16.896	46	14.094	65	8.827	85	3.276
28	16.801	47	13.877	66	8.494	86	2.966
29	16.701	48	13.676	67	8.161	87	2.698
		49	13.480	68	7.822	88	2.394
30	16.582			69	7.508	89	2.077
31	16.475	50	13.271				
32	16.395	51	13.015	70	7.204	90	1.994
33	16.300	52	12.724	71	6.888	91	2.109
34	16.176	53	12.456	72	6.576	92	2.288
		54	12.187	73	6.274	93	1.875
35	16.022			74	5.971	94	1.679
36	15.858	55	11.917	75	5.681		
37	15.701	56	11.656	76	5.391	95	2.108
38	15.564	57	11.366	77	5.096	96	2.282
39	15.424	58	11.073	78	4.860	97	1.853
40	15.261	59	10.774	79	4.600	98	1.402
41	15.113	60	10.430	80	4.278	99	.951
42	14.937	61	10.099	81	4.107	100	.475

## AGE OF YOUNGER—TWENTY-FIVE YEARS.

Age of Older.	Value.	Older.	Value.	Age of Older.	Value.	Age of Older.
25	16.971	27	16.809	29	16.619	31
26	16.890	28	16.720	30	16.504	32

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—TWENTY-FIVE YEARS, <i>Continued.</i>							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
33	16.229	50	13.232	67	8.147	84	3.529
34	16.110	51	12.983	68	7.809	85	3.272
		52	12.691	69	7.495	86	2.963
35	15.956	53	12.426			87	2.695
36	15.793	54	12.157	70	7.192	88	2.391
37	15.640			71	6.877	89	2.075
38	15.506	55	11.890	72	6.566		
39	15.369	56	11.629	73	6.264	90	1.992
		57	11.340	74	5.962	91	2.106
40	15.205	58	11.050			92	2.286
41	15.061	59	10.753	75	5.673	93	1.872
42	14.887			76	5.384	94	1.677
43	14.685	60	10.408	77	5.089		
44	14.480	61	10.079	78	4.854	95	2.105
		62	9.778	79	4.594	96	2.279
45	14.258	63	9.445			97	1.851
46	14.051	64	9.124	80	4.272	98	1.400
47	13.837			81	4.102		
48	13.636	65	8.810	82	3.946	99	.950
49	13.446	66	8.479	83	3.707	100	.475

## AGE OF YOUNGER—TWENTY-SIX YEARS.

Age of Older.	Value.						
26	16.809	39	15.321	51	12.953	64	9.113
27	16.732			52	12.669		
28	16.643	40	15.160	53	12.402		
29	16.548	41	15.016	54	12.136	65	8.801
		42	14.845			66	8.470
30	16.433	43	14.645	55	11.869	67	8.139
~	16.333	44	14.443	56	11.610	68	7.801
		45	14.222	57	11.322	69	7.488
	16.165	46	14.017	58	11.032		
	~ 049	47	13.804	59	10.739	70	7.185
	900	48	13.606	60	10.395	71	6.871
	15.738	49	13.416	61	10.065	72	6.560
	15.585			62	9.766	73	6.259
	15.455	50	13.208	63	9.433	74	5.957

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—TWENTY-SIX YEARS, <i>Continued.</i>							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
75	5.668	82	3.943	89	2.074	96	2.279
76	5.380	83	3.705			97	1.851
77	5.086	84	3.527	90	1.991	98	1.400
78	4.850			91	2.105	99	.949
79	4.591	85	3.271	92	2.285		
		86	2.961	93	1.872	100	.475
80	4.269	87	2.694	94	1.677		
81	4.099	88	2.390	95	2.105		

AGE OF YOUNGER—TWENTY-SEVEN YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
27	16.656	47	13.775	67	8.132	87	2.693
28	16.570	48	13.578	68	7.796	88	2.390
29	16.476	49	13.391	69	7.483	89	2.074
30	16.367	50	13.183	70	7.181	90	1.991
31	16.266	51	12.934	71	6.867	91	2.106
32	16.193	52	12.644	72	6.557	92	2.285
33	16.106	53	12.385	73	6.256	93	1.871
34	15.990	54	12.117	74	5.955	94	1.677
35	15.844	55	11.852	75	5.666	95	2.105
36	15.687	56	11.594	76	5.378	96	2.279
37	15.535	57	11.307	77	5.084	97	1.851
38	15.405	58	11.019	78	4.849	98	1.400
39	15.275	59	10.725	79	4.590	99	.950
40	15.117	60	10.385	80	4.268	100	---
41	14.976	61	10.056	81	4.098		
42	14.805	62	9.756	82	3.942		
43	14.608	63	9.425	83	3.705		
44	14.408	64	9.105	84	3.526		
45	14.190	65	8.793	85	3.270		
46	13.985	66	8.464	86	2.961		

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—TWENTY-EIGHT YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
28	16.486	47	13.738	65	8.782	83	3.702
29	16.395	48	13.543	66	8.453	84	3.524
		49	13.357	67	8.123		
30	16.287			68	7.787	85	3.269
31	16.192			69	7.476	86	2.960
32	16.118	50	13.153			87	2.692
33	16.034	51	12.904			88	2.389
34	15.924	52	12.620	70	7.174	89	2.073
		53	12.356	71	6.861		
35	15.778	54	12.095	72	6.551	90	1.990
36	15.624			73	6.250	91	2.105
37	15.477			74	5.950	92	2.284
38	15.348	55	11.829			93	1.871
39	15.219	56	11.573			94	1.676
		57	11.287	75	5.661		
40	15.065	58	11.000	76	5.373		
41	14.926	59	10.708	77	5.080	95	2.104
42	14.759			78	4.845	96	2.278
43	14.562	60	10.367	79	4.587	97	1.851
44	14.365	61	10.042			98	1.401
		62	9.743	80	4.265	99	0.950
45	14.149	63	9.412	81	4.095		
46	13.948	64	9.093	82	3.940	100	0.475

AGE OF YOUNGER—TWENTY-NINE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
29	16.305	39	15.157	49	13.320	59	10.687
30	16.200	40	15.005	50	13.116	60	10.349
31	16.107	41	14.871	51	12.871	61	10.023
		42	14.705	52	12.588	62	9.727
32	16.039			53	12.329	63	9.397
33	15.954	43	14.513	54	12.064	64	9.079
		44	14.316				
34	15.847			55	11.804	65	8.769
		45	14.103				
35	15.707			56	11.548	66	8.441
		46	13.904				
36	15.554			57	11.264	67	8.112
		47	13.698				
37	15.410			58	10.978	68	7.777
		48	13.503				

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—TWENTY-NINE YEARS, *Continued.*

Age of Older	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
69	7.466	77	5.075	85	3.266	93	1.870
		78	4.841	86	2.957	94	1.675
70	7.165	79	4.582	87	2.690		
71	6.852			88	2.387	95	2.102
72	6.543	80	4.261	89	2.072	96	2.277
73	6.243	81	4.092			97	1.850
74	5.943	82	3.936	90	1.989	98	1.400
75	5.655	83	3.699	91	2.103	99	.950
76	5.368	84	3.521	92	2.283	100	.475

## AGE OF YOUNGER—THIRTY YEARS.

Age of Older.	Value.						
30	16.097	50	13.070	70	7.149	90	1.985
31	16.007	51	12.825	71	6.838	91	2.099
32	15.941	52	12.546	72	6.530	92	2.279
33	15.862	53	12.289	73	6.231	93	1.867
34	15.754	54	12.028	74	5.931	94	1.672
35	15.618	55	11.765	75	5.644	95	2.098
36	15.470	56	11.514	76	5.357	96	2.272
37	15.327	57	11.231	77	5.065	97	1.846
38	15.207	58	10.947	78	4.832	98	1.397
39	15.083	59	10.657	79	4.574	99	.948
40	14.931	60	10.320	80	4.253	100	.474
41	14.799	61	9.998	81	4.085		
42	14.639	62	9.702	82	3.929		
43	14.448	63	9.374	83	3.693		
44	14.256	64	9.057	84	3.515		
45	14.044	65	8.748	85	3.260		
46	13.847	66	8.421	86	2.952		
47	13.644	67	8.094	87	2.686		
48	13.453	68	7.759	88	2.383		
49	13.270	69	7.450	89	2.068		

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—THIRTY-ONE YEARS							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
31	15.919	50	13.033	69	7.441	87	2.683
32	15.856	51	12.793			88	2.381
33	15.779	52	12.514	70	7.142	89	2.066
34	15.677	53	12.260	71	6.831		
		54	12.001	72	6.523	90	1.983
35	15.540			73	6.225	91	2.097
36	15.396	55	11.742	74	5.926	92	2.277
37	15.258	56	11.488			93	1.865
38	15.138	57	11.209	75	5.639	94	1.671
39	15.019	58	10.926	76	5.353		
		59	10.638	77	5.061	95	2.097
40	14.872			78	4.827	96	2.270
41	14.739	60	10.302	79	4.570	97	1.844
42	14.582	61	9.980			98	1.395
43	14.396	62	9.687	80	4.250	99	.947
44	14.206	63	9.360	81	4.081		
		64	9.044	82	3.926	100	.474
45	13.998			83	3.690		
46	13.803	65	8.736	84	3.512		
47	13.601	66	8.410				
48	13.413	67	8.083	85	3.257		
49	13.233	68	7.750	86	2.949		

## AGE OF YOUNGER—THIRTY-TWO YEARS.

Age of Older.	Value.						
32	15.794	40	14.834	48	13.395	56	11.487
33	15.721	41	14.707	49	13.218	57	11.205
	15.620	42	14.548			58	10.925
		43	14.365	50	13.020	59	10.638
		44	14.179	51	12.780		
				52	12.505		
				53	12.250	60	10.303
				54	11.995	61	9.981
				55	11.737	62	9.688
				56		63	9.363

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—THIRTY-TWO YEARS, *Continued.*

Age of Older.	Value.						
64	9.048	74	5.932	84	3.517	94	1.673
65	8.740	75	5.645	85	3.262	95	2.100
66	8.415	76	5.359	86	2.954	96	2.274
67	8.088	77	5.066	87	2.687	97	1.847
68	7.755	78	4.833	88	2.384	98	1.397
69	7.447	79	4.576	89	2.069	99	.947
70	7.147	80	4.255	90	1.986	100	.474
71	6.837	81	4.086	91	2.100		
72	6.529	82	3.931	92	2.280		
73	6.231	83	3.695	93	1.868		

## AGE OF YOUNGER—THIRY-THREE YEARS.

Age of Older.	Value.						
33	15.648	51	12.760	70	7.150	89	2.072
34	15.552	52	12.486	71	6.840		
		53	12.236	72	6.532	90	1.989
35	15.423	54	11.979	73	6.234	91	2.103
36	15.285			74	5.935	92	2.283
37	15.151	55	11.725			93	1.870
38	15.039	56	11.476	75	5.649	94	1.676
39	14.925	57	11.198	76	5.363		
		58	10.916	77	5.071	95	2.104
40	14.782	59	10.632	78	4.837	96	2.278
41	14.660			79	4.580	97	1.850
42	14.507	60	10.298			98	1.399
43	14.323	61	9.978	80	4.259	99	.949
44	14.140	62	9.685	81	4.091		
		63	9.360	82	3.936	100	
45	13.939	64	9.047	83	3.699		
46	13.749			84	3.521		
47	13.553	65	8.740				
48	13.367	66	8.416	85	3.266		
49	13.193	67	8.090	86	2.958		
		68	7.757	87	2.691		
50	12.999	69	7.449	88	2.387		

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

## AGE OF YOUNGER—THIRTY-FOUR YEARS.

Age of Older.	Value.						
34	15.457	53	12.200	72	6.527	91	2.104
		54	11.949	73	6.230	92	2.284
35	15.333			74	5.931	93	1.871
36	15.197	55	11.694			94	1.676
37	15.069	56	11.449	75	5.646		
38	14.958	57	11.173	76	5.360	95	2.105
39	14.847	58	10.894	77	5.068	96	2.279
		59	10.609	78	4.836	97	1.852
40	14.710			79	4.578	98	1.401
41	14.587	60	10.279			99	.950
42	14.440	61	9.960	80	4.258		
43	14.262	62	9.669	81	4.090	100	475
44	14.079	63	9.345	82	3.935		
		64	9.033	83	3.699		
45	13.881			84	3.521		
46	13.696	65	8.728				
47	13.502	66	8.404	85	3.267		
48	13.321	67	8.080	86	2.958		
49	13.147	68	7.748	87	2.691		
		69	7.441	88	2.388		
50	12.956			89	2.072		
51	12.722	70	7.143				
52	12.449	71	6.834	90	1.990		

## AGE OF YOUNGER—THIRTY-FIVE YEARS.

Age of Older.	Value.						
42	210	42	14.342	49	13.078	56	11.399
43	079	43	14.170	50	12.888	57	11.127
44	954	44	13.993	51	12.657	58	10.851
45	849			52	12.390	59	10.569
46	40	45	13.795	53	12.143		
		46	13.615	54	11.893	60	10.239
47	06	47	13.425			61	9.924
48	14.489	48	13.248	55	11.644	62	9.635

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—THIRTY-FIVE YEARS, *Continued.*

Age of Older.	Value.						
63	9.313	74	5.917	85	3.260	96	2.276
64	9.003			86	2.953	97	1.850
		75	5.632	87	2.687	98	1.400
65	8.700	76	5.347	88	2.384	99	.950
66	8.378	77	5.057		2.069		
67	8.055	78	4.825				
68	7.725	79	4.569	90	1.986	100	.475
69	7.419			91	2.101		
		80	4.249	92	2.280		
70	7.123	81	4.081	93	1.868		
71	6.815	82	3.927	94	1.673		
72	6.510	83	3.691				
73	6.213	84	3.515	95	2.101		

## AGE OF YOUNGER—THIRTY SIX YEARS.

Age of Older.	Value.						
36	14.950	50	12.814	64	8.968	78	4.811
37	14.829	51	12.585			79	4.556
38	14.727	52	12.321	65	8.667		
39	14.624	53	12.080	66	8.347	80	4.238
		54	11.832	67	8.026	81	4.070
40	14.493			68	7.698	82	3.917
41	14.379	55	11.584	69	7.394	83	3.682
42	14.238	56	11.345			84	3.505
43	14.067	57	11.074	70	7.099		
44	13.896	58	10.802	71	6.793		
		59	10.523	72	6.489	8	
45	13.704			73	6.194	8	
46	13.523	60	10.196	74	5.899		
47	13.340	61	9.881	75	5.615	8	
48	13.165	62	9.596	76	5.331		
49	13.000	63	9.276	77	5.042	90	

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—THIRTY-SIX YEARS, *Continued.*

Age of Older.	Value.						
91	2.096	94	1.669	96	2.271	99	.948
92	2.275			97	1.846		
93	1.864	95	2.096	98	1.397	100	.474

## AGE OF YOUNGER—THIRTY-SEVEN YEARS.

Age of Older.	Value.						
37	14.711	54	11.779	71	6.775	88	2.374
38	14.613			72	6.472	89	2.060
39	14.512	55	11.533	73	6.179		
		56	11.295	74	5.884	90	1.978
40	14.388	57	11.029			91	2.092
41	14.277	58	10.758	75	5.602	92	2.271
42	14.138	59	10.483	76	5.319	93	1.860
43	13.974			77	5.031	94	1.666
44	13.804	60	10.159	78	4.800		
		61	9.847	79	4.546	95	2.092
45	13.618	62	9.562			96	2.266
46	13.443	63	9.246			97	1.842
47	13.258	64	8.939	80	4.229	98	1.395
48	13.091	65	8.640	82	3.909	99	.946
49	12.928	66	8.322	83	3.674		
		67	8.003	84	3.498	100	.474
50	12.747	68	7.677				
51	12.522	69	7.374	85	3.246		
52	12.260			86	2.940		
53	12.021	70	7.080	87	2.675		

## AGE OF YOUNGER—THIRTY-EIGHT YEARS.

Age of Older.	Value.						
38	14.517	40	14.299	42	14.059	44	13.733
39	14.421	41	14.194	43	13.896	45	13.549

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—THIRTY-EIGHT YEARS, <i>Continued.</i>							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
46	13.379	61	9.828	76	5.316	91	2.092
47	13.200	62	9.545	77	5.028	92	2.271
48	13.031	63	9.229	78	4.798	93	1.860
49	12.875	64	8.925	79	4.544	94	1.666
50	12.696	65	8.627	80	4.227	95	2.092
51	12.476	66	8.311	81	4.061	96	2.266
52	12.218	67	7.993	82	3.908	97	1.842
53	11.981	68	7.668	83	3.673	98	1.394
54	11.741	69	7.366	84	3.498	99	.946
55	11.500	70	7.073	85	3.245	100	.473
56	11.264	71	6.769	86	2.939		
57	10.999	72	6.467	87	2.674		
58	10.732	73	6.174	88	2.373		
59	10.458	74	5.880	89	2.060		
60	10.137	75	5.598	90	1.977		

AGE OF YOUNGER—THIRTY-NINE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
39	14.327	50	12.646	61	9.809	72	6.464
		51	12.428	62	9.529	73	6.171
40	14.210	52	12.175	63	9.215	74	5.878
41	14.107	53	11.942	64	8.912		
42	13.978	54	11.704			75	5.597
43	13.820			65	8.616	76	5.315
44	13.658	55	11.466	66	8.301	77	
		56	11.234	67	7.984	78	
45	13.480	57	10.971	68	7.661	79	
46	13.313	58	10.706	69	7.360		
47	13.139	59	10.435			80	
48	12.976	60	10.116	70	7.068	81	
49	12.818			71	6.765	82	

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—THIRTY-NINE YEARS, *Continued.*

Age of Older.	Value.						
83	3.674	88	2.374	93	1.861	98	1.395
84	3.499	89	2.061	94	1.667	99	.947
85	3.246	90	1.978	95	2.093	100	.474
86	2.940	91	2.092	96	2.267		
87	2.675	92	2.272	97	1.843		

## AGE OF YOUNGER—FORTY YEARS.

Age of Older.	Value.						
40	14.095	56	11.185	72	6.451	88	2.372
41	13.997	57	10.927	73	6.160	89	2.059
42	13.871	58	10.664	74	5.868		
43	13.719	59	10.396			90	1.976
44	13.562			75	5.587	91	2.090
		60	10.080	76	5.307	92	2.270
45	13.386	61	9.776	77	5.020	93	1.859
46	13.225	62	9.498	78	4.791	94	1.666
47	13.054	63	9.187	79	4.538		
48	12.896	64	8.886			95	2.092
49	12.745			80	4.222	96	2.266
		65	8.592	81	4.056	97	1.841
50	12.572	66	8.279	82	3.904	98	1.393
51	12.361	67	7.964	83	3.671	99	.945
52	12.111	68	7.642	84	3.495		
53	11.883	69	7.343			100	.473
54	11.649			85	3.243		
		70	7.053	86	2.937		
55	11.414	71	6.751	87	2.673		

## AGE OF YOUNGER—FORTY-ONE YEARS.

Age of Older.	Value.						
		43	13.632	45	13.310	47	12.986
		44	13.481	46	13.151	48	12.831

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—FORTY-ONE YEARS, *Continued.*

Age of Older.	Value.						
49	12.684	64	8.873	79	4.540	94	1.668
50	12.518	65	8.580	80	4.224	95	2.095
51	12.306	66	8.269	81	4.058	96	2.269
52	12.063	67	7.956	82	3.906	97	1.844
53	11.838	68	7.635	83	3.673	98	1.396
54	11.609	69	7.338	84	3.498	99	.947
55	11.377	70	7.049	85	3.246	100	.474
56	11.151	71	6.748	86	2.940		
57	10.896	72	6.449	87	2.676		
58	10.637	73	6.159	88	2.374		
59	10.371	74	5.867	89	2.061		
60	10.058	75	5.587	90	1.979		
61	9.756	76	5.307	91	2.093		
62	9.481	77	5.021	92	2.272		
63	9.172	78	4.793	93	1.862		

## AGE OF YOUNGER—FORTY-TWO YEARS.

Age of Older.	Value.						
42	13.663	52	11.989	62	9.447	72	6.437
43	13.519	53	11.772	63	9.141	73	6.148
44	13.372	54	11.546	64	8.845	74	5.858
45	13.208	55	11.319	65	8.555	75	5.570
46	13.054	56	11.097	66	8.246	76	
47	12.891	57	10.845	67	7.935	77	
48	12.742	58	10.590	68	7.617	78	
49	12.599	59	10.328	69	7.320	79	
50	12.437	60	10.018	70	7.034	80	
51	12.283	61	9.720	71	6.734	81	

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—FORTY-TWO YEARS, <i>Continued.</i>							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
82	3.903	87	2.675	92	2.272	97	1.845
83	3.671	88	2.374	93	1.861	98	1.397
84	3.496	89	2.061	94	1.668	99	.948
85	3.245	90	1.978	95	2.095	100	.474
86	2.939	91	2.093	96	2.270		

AGE OF YOUNGER—FORTY-THREE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
43	13.380	58	10.523	73	6.126	88	2.370
44	13.238	59	10.266	74	5.838	89	2.057
45	13.078	60	9.960	75	5.561	90	1.975
46	12.931	61	9.665	76	5.283	91	2.089
47	12.774	62	9.397	77	4.999	92	2.268
48	12.627	63	9.094	78	4.773	93	1.858
49	12.490	64	8.801	79	4.522	94	1.665
50	12.332	65	8.515	80	4.208	95	2.092
51	12.134	66	8.209	81	4.044	96	2.267
52	11.898	67	7.900	82	3.893	97	1.844
53	11.680	68	7.584	83	3.662	98	1.396
54	11.463	69	7.291	84	3.488	99	.947
55	11.239	70	7.006	85	3.238	100	.474
56	11.022	71	6.709	86	2.934		
57	10.775	72	6.413	87	2.670		

AGE OF YOUNGER—FORTY-FOUR YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
46	13.101	46	12.803	48	12.512	50	12.226
47	12.946	47	12.653	49	12.377	51	12.032

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—FORTY-FOUR YEARS, <i>Continued.</i>							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
52	11.802	65	8.474	78	4.760	91	2.085
53	11.592	66	8.171	79	4.510	92	2.264
54	11.374	67	7.866			93	1.855
		68	7.553	80	4.197	94	1.662
55	11.159	69	7.261	81	4.034		
56	10.945			82	3.884	95	2.088
57	10.703	70	6.979	83	3.653	96	2.264
58	10.457	71	6.684	84	3.480	97	1.842
59	10.203	72	6.390	85	3.231	98	1.395
		73	6.105		2.928		.947
60	9.902	74	5.819	86	2.665	100	.474
61	9.611			87			
62	9.345	75	5.543	88	2.366		
63	9.047	76	5.267	89	2.053		
64	8.757	77	4.985	90	1.971		

## AGE OF YOUNGER—FORTY-FIVE YEARS.

Age of Older.	Value.						
45	12.796	60	9.831	75	5.519	90	1.965
46	12.658	61	9.545	76	5.245	91	2.079
47	12.513	62	9.284	77	4.964	92	2.258
48	12.379	63	8.989	78	4.740	93	1.850
49	12.250	64	8.703	79	4.492	94	1.657
50	12.102	65	8.423	80	4.181	95	2.081
51	11.915	66	8.124	81	4.019	96	2.257
52	11.690	67	7.822	82	3.870	97	1.837
53	11.486	68	7.512	83	3.640	98	1.392
54	11.276	69	7.224	84	3.468	99	
55	11.061	70	6.944	85	3.220	100	
56	10.856	71	6.651	86	2.918		
57	10.617	72	6.360	87	2.656		
58	10.376	73	6.077	88	2.358		
59	10.128	74	5.793	89	2.047		

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—FORTY-SIX YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
46	12.526	60	9.771	75	5.502	90	1.961
47	12.385	61	9.489	76	5.229	91	2.075
48	12.256	62	9.232	77	4.950	92	2.254
49	12.134	63	8.941	78	4.728	93	1.846
		64	8.659	79	4.480	94	1.654
50	11.991	65	8.383	80	4.171	95	2.077
51	11.808	66	8.086	81	4.009	96	2.253
52	11.590	67	7.787	82	3.861	97	1.833
53	11.390	68	7.481	83	3.632	98	1.389
54	11.186	69	7.195	84	3.460	99	.944
55	10.979	70	6.917	85	3.213	100	.473
56	10.774	71	6.627	86	2.912		
57	10.544	72	6.338	87	2.651		
58	10.306	73	6.057	88	2.354		
59	10.063	74	5.774	89	2.043		

## AGE OF YOUNGER—FORTY-SEVEN YEARS.

Age of Older.	Value.						
47	12.250	61	9.429	75	5.484	90	1.956
48	12.126	62	9.176	76	5.213	91	2.070
49	12.009	63	8.889	77	4.935	92	2.249
		64	8.612	78	4.713	93	1.843
50	11.873			79	4.468	94	1.650
51	11.695	65	8.339				
52	11.482	66	8.046	80	4.159	95	2.073
53	11.289	67	7.750	81	3.998	96	2.248
54	11.089	68	7.446	82	3.851	97	1.829
		69	7.164	83	3.623	98	1.386
55	10.888			84	3.452	99	.942
56	10.691	70	6.889	85	3.205	100	.473
57	10.462						
58	10.232	71	6.601	86	2.905		
59	9.992	72	6.314	87	2.645		
		73	6.035	88	2.348		
60	9.706	74	5.754	89	2.038		

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—FORTY-EIGHT YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
48	12.006	61	9.379	75	5.473	89	2.036
49	11.894	62	9.130	76	5.203		
		63	8.848	77	4.927	90	1.955
50	11.764	64	8.574	78	4.706	91	2.068
51	11.593			79	4.461	92	2.247
52	11.385	65	8.304			93	1.841
53	11.197	66	8.015	80	4.154	94	1.649
54	11.004	67	7.723	81	3.994		
		68	7.422	82	3.847	95	2.072
55	10.807	69	7.141	83	3.619	96	2.247
56	10.615			84	3.449	97	1.828
57	10.394	70	6.869			98	1.385
58	10.166	71	6.583	85	3.202	99	.941
59	9.933	72	6.298	86	2.902		
		73	6.021	87	2.642	100	.471
60	9.651	74	5.742	88	2.346		

AGE OF YOUNGER—FORTY-NINE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
49	11.787	62	9.092	76	5.201	90	1.957
		63	8.814	77	4.925	91	2.071
50	11.662	64	8.544	78	4.706	92	2.249
51	11.497			79	4.462	93	1.843
52	11.296	65	8.278			94	1.652
53	11.113	66	7.992				
54	10.925	67	7.703	80	4.155	95	2.076
		68	7.405	81	3.995	96	2.251
55	10.734	69	7.127	82	3.849	97	1.831
56	10.547			83	3.622	98	1.387
57	10.331	70	6.857	84	3.452	99	.942
58	10.110	71	6.573				
59	9.880	72	6.290	85	3.205	100	.472
		73	6.015	86	2.905		
60	9.604	74	5.737	87	2.645		
61	9.336	75	5.470	88	2.348		
				89	2.039		

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—FIFTY YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
50	11.542	64	8.503	77	4.920	91	2.073
51	11.383			78	4.702	92	2.252
52	11.189	65	8.241	79	4.459	93	1.845
53	11.012	66	7.959	80	4.152	94	1.653
54	10.830	67	7.673	81	3.994	95	2.078
		68	7.379	82	3.848	96	2.255
55	10.645	69	7.104	83	3.622	97	1.835
56	10.464			84	3.453	98	1.390
57	10.263	70	6.837			99	.944
58	10.038	71	6.556	85	3.207	100	.473
59	9.815	72	6.276	86	2.907		
		73	6.003	87	2.647		
60	9.543	74	5.727	88	2.351		
61	9.281			89	2.040		
62	9.041	75	5.462				
63	8.768	76	5.195	90	1.959		

AGE OF YOUNGER—FIFTY-ONE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
51	11.230	63	8.693	75	5.436	88	2.346
52	11.043	64	8.433	76	5.172	89	2.037
53	10.874			77	4.900		
54	10.698	65	8.178	78	4.684	90	1.956
		66	7.901	79	4.442	91	2.069
55	10.519	67	7.620	80	4.138	92	2.248
56	10.345	68	7.330	81	3.981	93	1.843
57	10.141	69	7.059	82	3.836	94	1.651
58	9.931			83	3.611	95	2.075
59	9.715	70	6.796	84	3.443	96	2.252
		71	6.519			97	1.834
60	9.451	72	6.242	85	3.199	98	1.390
61	9.194	73	5.972	86	2.901	99	.945
62	8.961	74	5.699	87	2.642	100	.473

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

## AGE OF YOUNGER—FIFTY-TWO YEARS.

Age of Older.	Value.						
52	10.863	66	7.818	80	4.112	94	1.643
53	10.701	67	7.543	81	3.956		
54	10.533	68	7.259	82	3.813	95	2.065
		69	6.993	83	3.590	96	2.242
55	10.361			84	3.424	97	1.826
56	10.193	70	6.735			98	1.385
57	9.998	71	6.462	85	3.181	99	.942
58	9.796	72	6.190	86	2.885		
59	9.585	73	5.924	87	2.628	100	.472
		74	5.655	88	2.334		
60	9.329			89	2.027		
61	9.080						
62	8.853	75	5.395				
63	8.593	76	5.134	90	1.946		
64	8.339	77	4.865	91	2.059		
		78	4.652	92	2.238		
65	8.089	79	4.413	93	1.834		

## AGE OF YOUNGER—FIFTY-THREE YEARS.

Age of Older.	Value.						
53	10.545	66	7.749	80	4.093	94	1.638
54	10.384	67	7.480	81	3.939		
		68	7.200	82	3.798	95	2.059
55	10.220	69	6.940	83	3.576	96	2.237
56	10.059			84	3.411	97	1.822
57	9.869	70	6.686			98	1.382
58	9.675	71	6.417	85	3.170	99	.940
59	9.472	72	6.149	86	2.876		
		73	5.886	87	2.620	100	.471
60	9.222	74	5.621	88	2.327		
61	8.980			89	2.020		
62	8.760	75	5.365				
63	8.506	76	5.106	90	1.940		
64	8.259	77	4.840	91	2.053		
		78	4.629	92	2.231		
65	8.014	79	4.393	93	1.829		

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

## AGE OF YOUNGER—FIFTY-FOUR YEARS.

Age of Older.	Value.						
54	10.230	66	7.677	78	4.605	90	1.934
		67	7.413	79	4.371	91	2.047
55	10.073	68	7.140			92	2.225
56	9.919	69	6.884	80	4.075	93	1.824
57	9.737			81	3.922	94	1.634
58	9.549	70	6.635	82	3.782		
59	9.353			83	3.562	95	2.054
		71	6.371	84	3.399	96	2.231
60	9.111	72	6.107			97	1.818
61	8.877	73	5.848	85	3.159	98	1.379
62	8.663	74	5.586	86	2.866	99	.938
63	8.415			87	2.612		
64	8.174	75	5.333		2.320	100	.471
65	7.937	76	5.078	88			
		77	4.815	89	2.014		

## AGE OF YOUNGER—FIFTY-FIVE YEARS.

Age of Older.	Value.						
55	9.923	66	7.605	78	4.583	90	1.929
56	9.776	67	7.346	79	4.351	91	2.041
57	9.601	68	7.078	80	4.057	92	2.220
58	9.421	69	6.828	81	3.906	93	1.819
59	9.232			82	3.768	94	1.630
		70	6.583				
60	8.998	71	6.324	83	3.550	95	2.050
61	8.770	72	6.064	84	3.387	96	2.227
62	8.564	73	5.810			97	1.814
63	8.323	74	5.552	85	3.149	98	1.377
64	8.089	75	5.302	86	2.857	99	.937
65	7.857	76	5.050	87	2.604		
		77	4.790	88	2.314	100	.470

## AGE OF YOUNGER—FIFTY-SIX YEARS.

Age of Older.	Value.						
56	9.636	59	9.115	61	8.668	64	8.007
57	9.469			62	8.467		
58	9.296	60	8.888	63	8.234	65	7.781

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—FIFTY-SIX YEARS, *Continued.*

Age of Older.	Value.						
66	7.535	75	5.275	84	3.380	92	2.218
67	7.283	76	5.026			93	1.818
68	7.021	77	4.769			94	1.629
69	6.776	78	4.565				
		79	4.336	86	2.853	95	2.049
				87	2.600	96	2.226
70	6.536			88	2.311	97	1.815
71	6.282	80	4.044	89	2.006	98	1.377
72	6.026	81	3.894			99	.937
73	5.776	82	3.758	90	1.926		
74	5.522	83	3.541	91	2.039	100	.470

## AGE OF YOUNGER—FIFTY-SEVEN YEARS.

Age of Older.	Value.						
57	9.309	69	6.705	80	4.021	91	2.033
58	9.144			81	3.873	92	2.211
59	8.971	70	6.471	82	3.739	93	1.813
60	8.752	71	6.223	83	3.525	94	1.624
61	8.540	72	5.972	84	3.366		
62	8.348	73	5.727			95	2.044
63	8.122	74	5.477	85	3.131	96	2.222
64	7.902			86	2.842	97	1.812
65	7.684	76	5.235	87	2.591	98	1.375
66	7.445	77	4.990	88	2.303	99	.936
67	7.200	78	4.536	89	1.999		
68	6.944	79	4.310	90	1.920	100	.470

## AGE OF YOUNGER—FIFTY-EIGHT YEARS.

Age of Older.	Value.						
58	8.987	63	8.006	68	6.864	73	5.676
59	8.821	64	7.793	69	6.632	74	5.431
60	8.612	65	7.582	70	6.404	75	5.194
61	8.408	66	7.351	71	6.161	76	4.953
62	8.223	67	7.113	72	5.916	77	4.704

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—FIFTY-EIGHT YEARS, <i>Continued.</i>							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
78	4.506	84	3.351	90	1.914	96	2.218
79	4.283			91	2.027	97	1.810
		85	3.119	92	2.205	98	1.374
80	3.997	86	2.832	93	1.808	99	.935
81	3.852	87	2.583	94	1.620		
82	3.720	88	2.296			100	.469
83	3.508	89	1.993	95	2.040		

AGE OF YOUNGER—FIFTY-NINE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
59	8.664	70	6.331	81	3.830	91	2.021
60	8.463	71	6.095	82	3.700	92	2.200
61	8.267	72	5.856	83	3.491	93	1.804
62	8.091	73	5.621	84	3.336	94	1.616
63	7.882	74	5.382				
64	7.677	75	5.149	85	3.106	95	2.035
65	7.474	76	4.913	86	2.822	96	2.215
66	7.250	77	4.668	87	2.574	97	1.808
67	7.020	78	4.474	88	2.289	98	1.375
68	6.778	79	4.254	89	1.988	99	.937
69	6.553	80	3.972	90	1.909	100	.470

AGE OF YOUNGER—SIXTY YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
60	8.272	70	6.226	80	3.927	90	1.893
61	8.085	71	5.997	81	3.788	91	2.005
62	7.917	72	5.765	82	3.661	92	2.183
63	7.717	73	5.538	83	3.456	93	1.791
64	7.522	74	5.304	84	3.304	94	1.604
65	7.327	75	5.078	85	3.078	95	2.021
66	7.112	76	4.848	86	2.797	96	2.200
67	6.891	77	4.608	87	2.553	97	1.798
68	6.658	78	4.419	88	2.270	98	1.367
69	6.440	79	4.204	89	1.971	99	.932
						100	.469

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—SIXTY-ONE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
61	7.908	71	5.903	81	3.749	91	1.990
62	7.749	72	5.678	82	3.625	92	2.168
63	7.558	73	5.457	83	3.423	93	1.778
64	7.371	74	5.231	84	3.274	94	1.593
65	7.185	75	5.010	85	3.051	95	2.007
66	6.979	76	4.785	86	2.774	96	2.188
67	6.765	77	4.551	87	2.533	97	1.788
68	6.541	78	4.367	88	2.253	98	1.361
69	6.331	79	4.156	89	1.956	99	.928
70	6.124	80	3.884	90	1.879	100	.467

AGE OF YOUNGER—SIXTY-TWO YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
62	7.598	72	5.605	82	3.598	92	2.159
63	7.415	73	5.390	83	3.400	93	1.772
64	7.236	74	5.169	84	3.254	94	1.587
65	7.059	75	4.954	85	3.034	95	2.001
66	6.860	76	4.735	86	2.760	96	2.182
67	6.655	77	4.506	87	2.520	97	1.785
68	6.439	78	4.325	88	2.242	98	1.359
69	6.236	79	4.120	89	1.948	99	.928
70	6.037	80	3.852	90	1.871	100	.467
71	5.822	81	3.719	91	1.982		

AGE OF YOUNGER—SIXTY-THREE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
63	7.242	68	6.310	73	5.300	78	4.267
64	7.072	69	6.116	74	5.086	79	4.066
65	6.903	70	5.924	75	4.878	80	3.804
66	6.714	71	5.718	76	4.665	81	3.675
67	6.518	72	5.507	77	4.442	82	3.557

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—SIXTY-THREE YEARS, *Continued.*

Age of Older.	Value.						
83	3.363	88	2.223	93	1.758	98	1.352
84	3.221	89	1.931	94	1.575	99	.924
85	3.004	90	1.855	95	1.987	100	.465
86	2.734	91	1.965	96	2.168		
87	2.498	92	2.142	97	1.775		

## AGE OF YOUNGER—SIXTY-FOUR YEARS.

Age of Older.	Value.						
64	6.911	74	5.006	83	3.328	92	2.127
65	6.751	75	4.804	84	3.190	93	1.746
66	6.570	76	4.598	85	2.977	94	1.564
67	6.383	77	4.380	86	2.711	95	1.974
68	6.184	78	4.210	87	2.478	96	2.156
69	5.998	79	4.015	88	2.206	97	1.767
70	5.814			.89	1.916	98	1.347
71	5.615	80	3.758			99	.921
72	5.413	81	3.633	90	1.841		
73	5.212	82	3.519	91	1.951	100	.464

## AGE OF YOUNGER—SIXTY-FIVE YEARS.

Age of Older.	Value.						
65	6.599	74	4.926	83	3.295	92	2.114
66	6.427			84	3.160	93	1.735
67	6.248	75	4.731			94	1.554
68	6.058	76	4.530	85	2.952		
69	5.880	77	4.320	86	2.689	95	1.963
				78	4.155	96	2.147
70	5.704	79	3.964	87	2.459		
71	5.513	80	3.713	88	2.190	97	1.761
72	5.318	81	3.591	89	1.903	98	1.344
73	5.125	82	3.481	90	1.828	99	.919
				91	1.987	100	.464

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—SIXTY-SIX YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
66	6.265	75	4.643	84	3.121	93	1.719
67	6.095	76	4.449	85	2.917	94	1.540
68	5.913	77	4.245	86	2.660	95	1.946
69	5.744	78	4.086	87	2.434	96	2.131
		79	3.902	88	2.169	97	1.750
70	5.577			89	1.884	98	1.338
71	5.394	80	3.657			99	.916
72	5.208	81	3.539	90	1.810		
73	5.022	82	3.433	91	1.919		
74	4.831	83	3.252	92	2.095	100	.462

AGE OF YOUNGER—SIXTY-SEVEN YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
67	5.934	75	4.549	83	3.205	91	1.898
68	5.762	76	4.362	84	3.078	92	2.073
69	5.601	77	4.165			93	1.702
		78	4.012	85	2.879	94	1.524
70	5.443	79	3.834	86	2.627	95	1.927
71	5.268			87	2.405	96	2.113
72	5.090	80	3.596	88	2.144	97	1.737
73	4.913	81	3.483	89	1.863	98	1.330
74	4.729	82	3.381	90	1.789	99	.912
						100	.461

AGE OF YOUNGER—SIXTY-EIGHT YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
68	5.600	76	4.266	85	2.835	93	1.681
69	5.448	77	4.076	86	2.588	94	1.505
70	5.297	78	3.930	87	2.371	95	1.904
71	5.132	79	3.758	88	2.115	96	2.090
72	4.962	80	3.527	89	1.838	97	1.720
73	4.793	81	3.418				
74	4.617	82	3.321	90	1.765	98	1.318
		83	3.150	91	1.872	99	.905
75	4.445	84	3.028	92	2.046	100	.458

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—SIXTY-NINE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
69	5.304	78	3.854	87	2.342	96	2.071
		79	3.689	88	2.090	97	1.707
70	5.162			89	1.816	98	1.310
71	5.005	80	3.464			99	.901
72	4.843	81	3.360	90	1.744		
73	4.682	82	3.267	91	1.850		
74	4.514	83	3.102	92	2.024	100	.456
		84	2.984	93	1.663		
75	4.349			94	1.489		
76	4.177	85	2.796				
77	3.995	86	2.555	95	1.885		

AGE OF YOUNGER—SEVENTY YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
70	5.028	78	3.779	86	2.522	94	1.473
71	4.879	79	3.620	87	2.314		
72	4.725	80	3.402	88	2.066	95	1.867
73	4.572	81	3.303	89	1.796	96	2.055
74	4.411	82	3.214	90	1.724	97	1.696
		83	3.054	91	1.830	98	1.303
75	4.254	84	2.941	92	2.003	99	.897
76	4.089						
77	3.914	85	2.758	93	1.646	100	.455

AGE OF YOUNGER—SEVENTY-ONE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
71	4.739	79	3.540	87	2.279	94	1.454
72	4.593	80	3.330	88	2.036		
73	4.448	81	3.235	89	1.770	95	1.844
74	4.296	82	2.151			96	2.032
		83	2.997			97	1.680
75	4.145	84	2.889	90	1.700	98	1.293
76	3.989			91	1.804	99	.892
77	3.821	85	2.713	92	1.976		
78	3.692	86	2.482	93	1.624	100	.453

## GOVERNMENT ANNUITY TABLES.

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—SEVENTY-TWO YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
72	4.457	80	3.253	87	2.242	94	1.432
73	4.320	81	3.163	88	2.004		
74	4.175	82	3.084	89	1.742	95	1.818
		83	2.937			96	2.008
75	4.033	84	2.834			97	1.663
76	3.884			90	1.673	98	1.282
77	3.723			91	1.776	99	.885
78	3.601	85	2.663	92	1.947		
79	3.456	86	2.440	93	1.600	100	.451

AGE OF YOUNGER—SEVENTY-THREE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
73	4.191	80	3.175	87	2.205	94	1.410
74	4.054	81	3.091	88	1.971		
		82	3.016	89	1.714	95	1.792
		83	2.875			96	1.983
75	3.919	84	2.777			97	1.646
76	3.778			90	1.645	98	1.271
77	3.625			91	1.747	99	.880
78	3.509	85	2.613	92	1.918		
79	3.370	86	2.397	93	1.577	100	.449

AGE OF YOUNGER—SEVENTY-FOUR YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
74	3.926	81	3.011	88	1.935	95	1.763
		82	2.942	89	1.682	96	1.954
75	3.799	83	2.807			97	1.625
76	3.665	84	2.715	90	1.615	98	1.258
77	3.520			91	1.715	99	.872
78	3.410			92	1.884		
79	3.278	85	2.558	93	1.549	100	.446
80	3.091	86	2.348				
		87	2.162	94	1.386		

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

## AGE OF YOUNGER—SEVENTY-FIVE YEARS.

Age of Older.	Value.						
75	3.680	82	2.868	89	1.651	96	1.926
76	3.554	83	2.739			97	1.604
77	3.416	84	2.653	90	1.584	98	1.245
78	3.313			91	1.683	99	.866
79	3.187			92	1.851		
		85	2.503	93	1.522		
		86	2.300	94	1.361	100	.443
80	3.007	87	2.120				
81	2.932	88	1.899	95	1.733		

## AGE OF YOUNGER—SEVENTY-SIX YEARS.

Age of Older.	Value.						
76	3.435	83	2.665	90	1.551	97	1.581
77	3.305	84	2.585	91	1.647	98	1.229
78	3.208			92	1.813	99	.857
79	3.089			93	1.492		
		85	2.441	94	1.332		
		86	2.247			100	.441
80	2.917	87	2.073				
81	2.847	88	1.858	95	1.699		
82	2.787	89	1.616	96	1.893		

## AGE OF YOUNGER—SEVENTY-SEVEN YEARS.

Age of Older.	Value.						
77	3.183	83	2.580	89	1.573	95	1.656
78	3.093	84	2.505			96	1.850
79	2.981			90	1.510	97	1.550
		85	2.369	91	1.605	98	1.208
80	2.817	86	2.183	92	1.766	99	.842
81	2.751	87	2.017	93	1.453		
82	2.695	88	1.809	94	1.297	100	.433

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—SEVENTY-EIGHT YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
78	3·008	85	2·321	91	1·579	97	1·534
79	2·903	86	2·142	92	1·741	98	1·201
		87	1·982	93	1·431	99	.842
80	2·745	88	1·779	94	1·275		
81	2·683	89	1·548			100	.433
82	2·632						
83	2·521			95	1·630		
84	2·451	90	1·484	96	1·825		

AGE OF YOUNGER—SEVENTY-NINE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
79	2·804	85	2·256	91	1·540	97	1·506
		86	2·085	92	1·703	98	1·183
		87	1·932	93	1·401	99	.835
80	2·654	88	1·737	94	1·245		
81	2·596	89	1·511			100	.434
82	2·549						
83	2·445			95	1·590		
84	2·379	90	1·449	96	1·786		

AGE OF YOUNGER—EIGHTY YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
80	2·515	86	1·985	92	1·625	98	1·134
81	2·462	87	1·841	93	1·338	99	.800
82	2·420	88	1·656	94	1·189		
83	2·323	89	1·440			100	.417
84	2·263			95	1·519		
85	2·147	90	1·381	96	1·707		
				97	1·441		

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

## AGE OF YOUNGER—EIGHTY-ONE YEARS.

Age of Older.	Value.						
81	2·414	86	1·957	91	1·449	96	1·691
82	2·375	87	1·815	92	1·605	97	1·428
83	2·282	88	1·633	93	1·322	98	1·125
84	2·226	89	1·421	94	1·175	99	.795
85	2·115	90	1·362	95	1·503	100	.413

## AGE OF YOUNGER—EIGHTY-TWO YEARS.

Age of Older.	Value.						
82	2·341	87	1·802	91	1·438	96	1·688
83	2·253	88	1·622	92	1·595	97	1·428
84	2·200	89	1·412	93	1·316	98	1·126
85	2·094			94	1·170	99	.798
86	1·949	90	1·353	95	1·497	100	.418

## AGE OF YOUNGER—EIGHTY-THREE YEARS.

Age of Older.	Value.						
83	2·173	88	1·575	93	1·278	98	1·104
84	2·127	89	1·370	94	1·138	99	.781
85	2·026	90	1·313	95	1·460	100	.408
86	1·880	91	1·397	96	1·650		
87	1·749	92	1·549	97	1·399		

## AGE OF YOUNGER—EIGHTY-FOUR YEARS.

Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value
84	2·087	86	1·854	88	1·559	90	1·299
85	1·995	87	1·727	89	1·357	91	1·381

## GOVERNMENT ANNUITY TABLES.

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—EIGHTY-FOUR YEARS, <i>Continued.</i>							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
92	1.534	95	1.450	97	1.401	99	.788
93	1.264	96	1.646	98	1.110	100	.412
94	1.125						

AGE OF YOUNGER—EIGHTY-FIVE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
85	1.913	90	1.256	94	1.084	97	1.375
86	1.785	91	1.335			98	1.094
87	1.666	92	1.485	95	1.401	99	.781
88	1.506	93	1.222	96	1.604		
89	1.312					100	.412

AGE OF YOUNGER—EIGHTY-SIX YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
86	1.672	90	1.181	94	1.016	97	1.314
87	1.567	91	1.258			98	1.055
88	1.418	92	1.402	95	1.315	99	.757
89	1.233	93	1.151	96	1.517	100	.400

AGE OF YOUNGER—EIGHTY-SEVEN YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
87	1.477	91	1.188	95	1.234	98	1.023
88	1.341	92	1.331			99	.745
89	1.165	93	1.092	96	1.432		
		94	.955	97	1.254	100	.396
90	1.112						

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—EIGHTY-EIGHT YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
88	1.227	91	1.079	95	1.120	99	.707
89	1.067	92	1.220	96	1.304		
		93	1.005	97	1.147	100	.388
90	1.014	94	.871	98	.949		
AGE OF YOUNGER—EIGHTY-NINE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
89	.932	92	1.061	95	.975	98	.822
		93	.878	96	1.136	99	.619
90	.885	94	.760	97	.997		
91	.936					100	.346
AGE OF YOUNGER—NINETY YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
90	.845	93	.831	96	1.086	99	.572
91	.895	94	.724	97	.952		
92	1.005	95	.932	98	.776	100	.320
AGE OF YOUNGER—NINETY-ONE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
91	.959	94	.765	96	1.156	99	.605
92	1.073			97	1.018		
93	.877	95	.991	98	.834	100	.320
AGE OF YOUNGER—NINETY-TWO YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
92	1.222	95	1.106	97	1.148	99	.725
93	1.004	96	1.294	98	.960		
94	.862					100	.397

## GOVERNMENT ANNUITY TABLES.

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 3 PER CENT. PER ANNUM.

AGE OF YOUNGER—NINETY-THREE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
93	.837	95	.910	97	.937	99	.600
94	.717	96	1.061	98	.782	100	.349
AGE OF YOUNGER—NINETY-FOUR YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
94	.630	96	.931	98	.654	100	.269
95	.808	97	.807	99	.482		
AGE OF YOUNGER—NINETY-FIVE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
95	1.055	97	1.055	99	.607	100	.320
96	1.220	98	.846				
AGE OF YOUNGER—NINETY-SIX YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
96	1.439	98	1.029	99	.748	100	.398
97	1.265						
AGE OF YOUNGER—NINETY-SEVEN YEARS.				AGE OF YOUNGER—NINETY-EIGHT YEARS.			
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
97	1.145	99	.708	98	.833	100	.358
98	.954	100	.384	99	.641		
AGE OF YOUNGER—NINETY-NINE YEARS.				AGE OF YOUNGER—ONE HUNDRED YEARS.			
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
99	.538	100	.321	100	.237		

## GOVERNMENT ANNUITY TABLES.

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### MALE LIFE.

**Value of Annuity of One Pound per Annum on a Single Life.**

**RATE OF INTEREST 4 PER CENT. PER ANNUM.**

Age.	Value.	Age.	Value.	Age.	Value.	Age.	Value.
1	18.780	25	16.797	49	12.362	72	5.920
2	19.195	26	16.700			73	5.693
3	19.263	27	16.628	50	12.080	74	5.485
4	19.148	28	16.547	51	11.799		
		29	16.444	52	11.523	75	5.211
5	19.043			53	11.269	76	4.910
6	18.941	30	16.308	54	11.014	77	4.635
7	18.853	31	16.173			78	4.363
8	18.750	32	16.051	55	10.733	79	4.080
9	18.623	33	15.906	56	10.440		
		34	15.744	57	10.154	80	3.844
10	18.528			58	9.847	81	3.663
11	18.410	35	15.539	59	9.530	82	3.526
12	18.239	36	15.331			83	3.342
13	18.063	37	15.149	60	9.221	84	3.025
14	17.900	38	14.979	61	8.936		
		39	14.797	62	8.657	85	2.713
15	17.746			63	8.353	86	2.580
16	17.537	40	14.629	64	8.085	87	2.500
17	17.359	41	14.453			88	2.336
18	17.247	42	14.240	65	7.770	89	2.069
19	17.151	43	14.026	66	7.437	90	1.882
		44	13.800	67	7.145	91	1.821
20	17.048			68	6.837	92	2.005
21	16.977	45	13.563	69	6.585	93	1.435
22	16.934	46	13.285				
23	16.895	47	12.984	70	6.382	94	.792
24	16.866	48	12.672	71	6.177	95	.481

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF YOUNGER—ONE YEAR.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
1	15.520	25	14.361	49	11.073	72	5.517
2	15.921	26	14.299			73	5.313
3	15.963	27	14.260	50	10.843	74	5.126
4	15.889	28	14.217	51	10.611		
		29	14.155	52	10.384	75	4.878
5	15.823			53	10.174	76	4.602
6	15.762	30	14.062	54	9.964	77	4.350
7	15.709	31	13.972			78	4.100
8	15.646	32	13.895	55	9.728	79	3.838
9	15.563	33	13.793	56	9.481		
		34	13.680	57	9.238	80	3.620
10	15.507			58	8.976	81	3.454
11	15.428	35	13.528	59	8.703	82	3.329
12	15.307	36	13.372			83	3.160
13	15.181	37	13.240	60	8.436	84	2.864
14	15.065	38	13.117	61	8.190		
		39	12.983	62	7.947	85	2.571
15	14.957			63	7.682	86	2.447
16	14.800	40	12.861	64	7.448	87	2.374
17	14.670	41	12.734			88	2.222
18	14.595	42	12.572	65	7.169	89	1.969
19	14.534	43	12.409	66	6.872	90	1.794
		44	12.233	67	6.613	91	1.738
20	14.466			68	6.336	92	1.918
21	14.425	45	12.050	69	6.112	93	1.377
22	14.409	46	11.827				762
23	14.397	47	11.583	70	5.931	94	
24	14.397	48	11.329	71	5.749	95	465

AGE OF YOUNGER—TWO YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
2	16.257	7	16.083	12	15.671	17	15.021
3	16.338	8	16.017	13	15.542	18	14.945
4	16.264	9	15.932	14	15.424	19	14.882
5	16.197	10	15.874	15	15.314	20	14.814
6	16.133	11	15.798	16	15.155	21	14.773

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF YOUNGER—TWO YEARS, <i>Continued.</i>							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
22	14.756	40	13.179	59	8.925	77	4.461
23	14.745	41	13.048			78	4.204
24	14.742	42	12.884	60	8.651	79	3.935
		43	12.717	61	8.399		
25	14.708	44	12.539	62	8.151	80	3.712
26	14.647			63	7.879	81	3.541
27	14.607	45	12.348	64	7.639	82	3.413
28	14.560	46	12.122			83	3.239
29	14.498	47	11.872	65	7.353	84	2.935
		48	11.612	66	7.049		
30	14.405	49	11.352	67	6.783	85	2.634
31	14.312	50	11.115	68	6.499	86	2.507
32	14.232	51	10.879	69	6.269	87	2.433
33	14.132	52	10.645			88	2.276
34	14.013	53	10.432	70	6.084	89	2.017
		54	10.216	71	5.897	90	1.837
35	13.859			72	5.659	91	1.780
36	13.700	55	9.975	73	5.449	92	1.964
37	13.565	56	9.722	74	5.258	93	1.408
38	13.440	57	9.473	75	5.003	94	.779
39	13.303	58	9.204	76	4.720	95	.474
AGE OF YOUNGER—THREE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
3	16.420	13	15.625	23	14.829	33	14.216
4	16.346	14	15.507	24	14.827	34	14.100
5	16.280	15	15.396	25	14.790	35	13.942
6	16.216	16	15.238	26	14.732	36	13.784
7	16.165	17	15.105	27	14.694	37	13.648
8	16.102	18	15.027	28	14.647	38	13.523
9	16.016	19	14.965	29	14.581	39	13.387
10	15.958	20	14.896	30	14.490	40	13.263
11	15.880	21	14.856	31	14.397	41	13.131
12	15.758	22	14.841	32	14.316	42	12.966

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT PER ANNUM.

AGE OF YOUNGER—THREE YEARS, <i>Continued.</i>							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
43	12.799	56	9.792	70	6.133	84	2.960
44	12.621	57	9.543	71	5.945	85	2.657
		58	9.272	72	5.705		
45	12.431	59	8.991	73	5.494	86	2.528
46	12.201			74	5.301	87	2.453
47	11.952	60	8.717			88	2.295
48	11.690	61	8.463	75	5.044	89	2.034
49	11.428	62	8.213	76	4.759		
		63	7.939	77	4.498	90	1.853
50	11.192	64	7.698	78	4.240	91	1.795
51	10.954			79	3.968	92	1.981
52	10.720	65	7.410			93	1.421
53	10.505	66	7.104	80	3.743	94	.786
54	10.289	67	6.836	81	3.571		
		68	6.551	82	3.442	95	.478
55	10.047	69	6.319	83	3.266		

AGE OF YOUNGER—FOUR YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
4	16.272	19	14.905	34	14.050	49	11.397
5	16.207	20	14.837	35	13.896	50	11.161
6	16.145	21	14.797	36	13.736	51	10.925
7	16.094	22	14.783	37	13.602	52	10.692
8	16.031	23	14.773	38	13.478	53	10.479
9	15.948	24	14.771	39	13.342	54	10.264
10	15.890	25	14.735	40	13.220	55	10.023
11	15.813	26	14.674	41	13.090	56	9.770
12	15.690	27	14.639	42	12.925	57	9.521
13	15.563	28	14.595	43	12.759	58	9.252
14	15.442	29	14.530	44	12.583	59	8.972
15	15.333	30	14.435	45	12.394	60	8.698
16	15.175	31	14.346	46	12.167	61	8.446
17	15.043	32	14.265	47	11.916	62	8.198
18	14.968	33	14.164	48	11.657	63	7.925

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF YOUNGER—FOUR YEARS, <i>Continued.</i>							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
64	7.684	72	5.697	80	3.738	89	2.032
		73	5.487	81	3.567		
65	7.397	74	5.294	82	3.438	90	1.850
66	7.093			83	3.263	91	1.793
67	6.825			84	2.956	92	1.979
68	6.541	75	5.037	85	2.653	93	1.419
69	6.310	76	4.753	86	2.525	94	.785
		77	4.492				
70	6.124	78	4.234	87	2.450		
71	5.936	79	3.964	88	2.292	95	.478

AGE OF YOUNGER—FIVE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
5	16.142	28	14.548	50	11.137	73	5.483
6	16.081	29	14.486	51	10.902	74	5.290
7	16.032	30	14.392	52	10.670	75	5.034
8	15.969	31	14.299	53	10.458	76	4.750
9	15.886	32	14.223	54	10.244	77	4.489
10	15.831	33	14.122	55	10.004	78	4.232
11	15.754	34	14.007	56	9.753	79	3.961
12	15.632	35	13.855	57	9.505	80	3.736
13	15.504	36	13.698	58	9.237	81	3.565
14	15.389	37	13.563	59	8.958	82	3.436
15	15.277	38	13.440	60	8.685	83	3.261
16	15.121	39	13.305	61	8.434	84	2.954
17	14.989			62	8.186		
18	14.915	40	13.183	63	7.914	86	2.524
19	14.854	41	13.055	64	7.675	87	2.449
20	14.786	42	12.892	65	7.389	88	2.291
21	14.747	43	12.726	66	7.085	89	2.030
22	14.732	44	12.550	67	6.818	90	1.849
23	14.723	45	12.364	68	6.535	91	1.792
24	14.723	46	12.138	69	6.304	92	1.977
25	14.687	47	11.890	70	6.118	93	1.418
26	14.627	48	11.629	71	5.932	94	.785
27	14.589	49	11.371	72	5.693	95	.478

## GOVERNMENT ANNUITY TABLES.

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST  $\frac{1}{4}$  PER CENT. PER ANNUM.

AGE OF YOUNGER—SIX YEARS							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
6	16.020	29	14.443	51	10.881	74	5.289
7	15.971			52	10.651		
8	15.911	30	14.352	53	10.439	75	5.033
9	15.828	31	14.260	54	10.226	76	4.748
		32	14.180			77	4.488
10	15.773	33	14.083	55	9.987	78	4.231
11	15.699	34	13.969	56	9.737	79	3.960
12	15.577			57	9.491		
13	15.450	35	13.816	58	9.224	80	3.735
14	15.333	36	13.661	59	8.946	81	3.564
		37	13.528			82	3.435
15	15.227	38	13.405	60	8.674	83	3.260
16	15.068	39	13.271	61	8.423	84	2.954
17	14.939			62	8.177		
18	14.864	40	13.150	63	7.906	85	2.651
19	14.805	41	13.022	64	7.667	86	2.523
		42	12.861			87	2.448
20	14.738	43	12.697	65	7.382	88	2.290
21	14.699	44	12.521	66	7.079	89	2.030
22	14.685			67	6.813		
23	14.675	45	12.335	68	6.530	90	1.848
24	14.677	46	12.111	69	6.300	91	1.791
		47	11.865			92	1.976
25	14.643	48	11.606	70	6.115	93	1.417
26	14.583	49	11.347	71	5.928	94	.784
27	14.546			72	5.691		
28	14.502	50	11.114	73	5.481	95	.477

AGE OF YOUNGER—SEVEN YEARS							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
7	15.924	13	15.408	19	14.766	25	14.609
8	15.863	14	15.293			26	14.551
9	15.783			20	14.701	27	14.514
		15	15.184	21	14.663	28	14.471
10	15.728	16	15.031	22	14.649	29	14.409
11	15.654	17	14.899	23	14.640		
12	15.535	18	14.827	24	14.641	30	14.321

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF YOUNGER—SEVEN YEARS, <i>Continued..</i>							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
31	14.232	48	11.592	65	7.381	81	3.567
32	14.153	49	11.334	66	7.079	82	3.438
33	14.053			67	6.814	83	3.263
34	13.941	50	11.101	68	6.531	84	2.957
		51	10.868	69	6.301		
35	13.789	52	10.639			85	2.654
36	13.634	53	10.430			86	2.526
37	13.503	54	10.217	70	6.117	87	2.450
38	13.381			71	5.931	88	2.292
39	13.248	55	9.979	72	5.693	89	2.032
		56	9.729	73	5.484		
40	13.127	57	9.484	74	5.292		
41	13.000	58	9.218			90	1.849
42	12.839	59	8.942	75	5.036	91	1.792
43	12.677			76	4.752	92	1.978
44	12.503	60	8.670	77	4.492	93	1.418
		61	8.420	78	4.234	94	.785
45	12.317	62	8.174	79	3.964		
46	12.093	63	7.904				
47	11.848	64	7.666	80	3.739	95	.477

## AGE OF YOUNGER—EIGHT YEARS.

Age of Older.	Value.						
8	15.804	20	14.652	32	14.115	44	12.475
9	15.724	21	14.616	33	14.016		
		22	14.603	34	13.902	45	12.291
10	15.671	23	14.594			46	12.067
11	15.597	24	14.595	35	13.752	47	11.823
12	15.479			36	13.598	48	11.567
13	15.355	25	14.563	37	13.467	49	11.312
14	15.240	26	14.507	38	13.347		
		27	14.472	39	13.215		
15	15.133	28	14.429			50	11.081
16	14.977	29	14.368	40	13.095	51	10.848
17	14.851			41	12.968	52	10.619
18	14.776	30	14.277	42	12.809	53	10.411
19	14.718	31	14.191	43	12.646	54	10.201

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST  $\frac{1}{4}$  PER CENT PER ANNUM.AGE OF YOUNGER—EIGHT YEARS, *Continued.*

Age of Older.	Value.						
55	9.963	65	7.376	75	5.037	85	2.656
56	9.715	66	7.074	76	4.753	86	2.527
57	9.470	67	6.810	77	4.493	87	2.452
58	9.206	68	6.528	78	4.236	88	2.294
59	8.930	69	6.299	79	3.966	89	2.033
60	8.660	70	6.115	80	3.741	90	1.851
61	8.411	71	5.930	81	3.569	91	1.793
62	8.166	72	5.693	82	3.440	92	1.978
63	7.897	73	5.484	83	3.265	93	1.419
64	7.660	74	5.293	84	2.958	94	.785
						95	.478

## AGE OF YOUNGER—NINE YEARS.

Age of Older.	Value.						
9	15.646	31	14.130	53	10.379	75	5.032
10	15.593	32	14.057	54	10.170	76	4.749
11	15.522	33	13.961	55	9.936	77	4.489
12	15.403	34	13.848	56	9.687	78	4.233
13	15.281	35	13.697	57	9.445	79	3.963
14	15.168	36	13.545	58	9.181	80	3.738
15	15.062	37	13.415	59	8.907	81	3.567
16	14.908	38	13.295			82	3.438
17	14.779	39	13.165	60	8.638	83	3.263
18	14.710	40	13.047	61	8.391	84	2.957
19	14.650	41	12.921	62	8.147		
20	14.586	42	12.761	63	7.879	85	2.654
21	14.549	43	12.601	64	7.643	86	2.526
22	14.538	44	12.429	65	7.360	87	2.451
23	14.530	45	12.248	66	7.060	88	2.292
24	14.531	46	12.027	67	6.797	89	2.032
25	14.499	47	11.783	68	6.516	90	1.850
26	14.443	48	11.529	69	6.289	91	1.792
27	14.410	49	11.274	70	6.106	92	1.977
28	14.369	50	11.045	71	5.921	93	1.417
29	14.308	51	10.815	72	5.685	94	.784
30	14.219	52	10.587	73	5.477		
				74	5.286	95	.477

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF YOUNGER—TEN YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
10	15·542	32	14·021	54	10·157	75	5·036
11	15·471	33	13·928			76	4·754
12	15·355	34	13·818	55	9·923	77	4·495
13	15·232			56	9·678	78	4·238
14	15·121	35	13·668	57	9·435	79	3·968
		36	13·514	58	9·173		
15	15·017	37	13·386	59	8·900	80	3·744
16	14·864	38	13·267			81	3·573
17	14·736	39	13·137	60	8·632	82	3·444
18	14·664			61	8·386	83	3·269
19	14·609	40	13·020	62	8·143	84	2·962
		41	12·896	63	7·875		
20	14·544	42	12·737	64	7·641	85	2·659
21	14·508	43	12·577			86	2·531
22	14·496	44	12·407			87	2·456
23	14·490			65	7·359	88	2·297
24	14·492	45	12·224	66	7·059	89	2·036
		46	12·006	67	6·797		
25	14·460	47	11·765	68	6·516	90	1·854
26	14·405	48	11·510	69	6·289	91	1·796
27	14·372	49	11·257			92	1·981
28	14·332			70	6·108	93	1·420
29	14·274	50	11·028	71	5·924	94	·785
		51	10·799	72	5·688		
30	14·184	52	10·573	73	5·480	95	·477
31	14·097	53	10·366	74	5·291		

AGE OF YOUNGER—ELEVEN YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
11	15·401	19	14·546	26	14·349	34	13·769
12	15·286			27	14·316		
13	15·166	20	14·485	28	14·278	35	13·622
14	15·054	21	14·449	29	14·220	36	13·469
		22	14·438			37	13·339
15	14·952	23	14·431	30	14·134	38	13·223
16	14·802	24	14·435	31	14·046	39	13·094
17	14·675			32	13·972		
18	14·603	25	14·404	33	13·876	40	12·977

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST  $\frac{1}{4}$  PER CENT. PER ANNUM.

AGE OF YOUNGER—ELEVEN YEARS, <i>Continued.</i>							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
41	12.854	55	9.899	70	6.102	85	2.663
42	12.698	56	9.654	71	5.919	86	2.535
43	12.538	57	9.415	72	5.684	87	2.460
44	12.369	58	9.153	73	5.478	88	2.301
		59	8.882	74	5.289	89	2.040
45	12.189	60	8.615	75	5.036	90	1.857
46	11.969	61	8.370	76	4.753	91	1.800
47	11.730	62	8.128	77	4.495	92	1.985
48	11.479	63	7.863	78	4.239	93	1.423
49	11.225	64	7.628	79	3.970	94	.787
50	10.998	65	7.348	80	3.746	95	.478
51	10.770	66	7.049	81	3.575		
52	10.546	67	6.788	82	3.447		
53	10.340	68	6.509	83	3.272		
54	10.133	69	6.283	84	2.966		

## AGE OF YOUNGER—TWELVE YEARS.

Age of Older.	Value.						
12	15.173	27	14.219	42	12.620	57	9.364
13	15.054	28	14.181	43	12.463	58	9.106
14	14.945	29	14.125	44	12.294	59	8.836
15	14.842	30	14.040	45	12.116	60	8.572
16	14.695	31	13.956	46	11.900	61	8.329
17	14.571	32	13.881	47	11.660	62	8.089
18	14.501	33	13.787	48	11.411	63	7.825
19	14.443	34	13.678	49	11.162	64	7.593
20	14.381	35	13.534	50	10.935	65	7.314
21	14.348	36	13.385	51	10.709	66	7.017
22	14.337	37	13.257	52	10.486	67	6.758
23	14.332	38	13.138	53	10.283	68	6.481
24	14.335	39	13.012	54	10.077	69	6.257
25	14.306	40	12.897	55	9.846	70	6.077
26	14.252	41	12.775	56	9.603	71	5.895

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF YOUNGER—TWELVE YEARS, <i>continued.</i>							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
72	5.663	79	3.959	86	2.530	93	1.422
73	5.458	80	3.736	87	2.456	94	.787
74	5.270	81	3.566	88	2.298		
		82	3.439	89	2.038	95	.478
75	5.018	83	3.265				
76	4.738	84	2.960	90	1.856		
77	4.481			91	1.798		
78	4.227	85	2.658	92	1.984		

AGE OF YOUNGER—THIRTEEN YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
13	14.937	35	13.440	57	9.310	79	3.945
14	14.829	36	13.294	58	9.053		
		37	13.169	59	8.786	80	3.724
15	14.729	38	13.052			81	3.555
16	14.581	39	12.924	60	8.524	82	3.429
17	14.460			61	8.283	83	3.256
18	14.392	40	12.812	62	8.045	84	2.952
19	14.337	41	12.691	63	7.783		
		42	12.538	64	7.553	85	2.651
20	14.274	43	12.382			86	2.524
21	14.240	44	12.216	65	7.276	87	2.450
22	14.232			66	6.982	88	2.293
23	14.226	45	12.038	67	6.724	89	2.034
24	14.231	46	11.824	68	6.449		
		47	11.588	69	6.226	90	1.853
25	14.202	48	11.339			91	1.796
26	14.150	49	11.092	70	6.048	92	1.981
27	14.119			71	5.868	93	1.421
28	14.080	50	10.869	72	5.637	94	.785
29	14.025	51	10.643	73	5.434		
		52	10.422	74	5.248	95	.478
30	13.941	53	10.221				
31	13.858	54	10.018	75	4.998		
32	13.787			76	4.719		
33	13.693	55	9.788	77	4.464		
34	13.585	56	9.547	78	4.211		

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF YOUNGER—FOURTEEN YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
14	14.723	35	13.358	56	9.496	77	4.449
		36	13.211	57	9.261	78	4.197
15	14.624	37	13.088	58	9.006	79	3.933
16	14.479	38	12.975	59	8.741		
17	14.357	39	12.848			80	3.712
18	14.292			60	8.480	81	3.545
19	14.238	40	12.734	61	8.241	82	3.420
		41	12.616	62	8.005	83	3.248
20	14.178	42	12.464	63	7.745	84	2.945
21	14.143	43	12.310	64	7.516		
22	14.134	44	12.145			85	2.645
23	14.131			65	7.242	86	2.519
24	14.135	45	11.969	66	6.949	87	2.446
		46	11.756	67	6.693	88	2.289
25	14.108	47	11.522	68	6.420	89	2.030
26	14.056	48	11.276	69	6.198		
27	14.027	49	11.029			90	1.850
28	13.990			70	6.021	91	1.794
29	13.934	50	10.808	71	5.843	92	1.981
		51	10.585	72	5.614	93	1.420
30	13.852	52	10.365	73	5.412	94	.785
31	13.770	53	10.164	74	5.227		
32	13.699	54	9.963			95	.477
33	13.609			75	4.979		
34	13.502	55	9.736	76	4.702		

AGE OF YOUNGER—FIFTEEN YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
15	14.527	24	14.048	32	13.619	41	12.546
16	14.383			33	13.529	42	12.396
17	14.264	25	14.020	34	13.426	43	12.244
18	14.197	26	13.971	35	13.283	44	12.081
19	14.146	27	13.941	36	13.137		
		28	13.906			45	11.906
20	14.087	29	13.852	37	13.014	46	11.694
21	14.055			38	12.901	47	11.461
22	14.045	30	13.769	39	12.779	48	11.218
23	14.041	31	13.689	40	12.666	49	10.973

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST  $\frac{1}{4}$  PER CENT. PER ANNUM.

AGE OF YOUNGER—FIFTEEN YEARS, <i>Continued.</i>							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
50	10.752	62	7.968	74	5.208	86	2.514
51	10.531	63	7.710			87	2.442
52	10.313	64	7.483	75	4.961	88	2.286
53	10.113			76	4.686	89	2.028
54	9.912	65	7.209	77	4.434		
		66	6.919	78	4.184	90	1.848
55	9.687	67	6.665	79	3.921	91	1.793
56	9.450	68	6.392			92	1.981
57	9.216	69	6.172	80	3.702	93	1.422
58	8.963			81	3.535	94	.787
59	8.699	70	5.997	82	3.411		
		71	5.819	83	3.240	95	.479
60	8.440	72	5.591	84	2.939		
61	8.202	73	5.391	85	2.640		

AGE OF YOUNGER—SIXTEEN YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
16	14.242	36	13.021	56	9.371	76	4.651
17	14.124	37	12.900	57	9.140	77	4.402
18	14.060	38	12.788	58	8.889	78	4.154
19	14.008	39	12.665	59	8.627	79	3.893
20	13.951	40	12.557	60	8.371	80	3.676
21	13.920	41	12.439	61	8.135	81	3.511
22	13.913	42	12.288	62	7.903	82	3.388
23	13.908	43	12.138	63	7.647	83	3.219
24	13.914	44	11.977	64	7.422	84	2.920
25	13.889	45	11.805	65	7.152	85	2.623
26	13.839	46	11.595	66	6.863	86	2.499
27	13.813	47	11.364	67	6.611	87	2.427
28	13.777	48	11.122	68	6.342	88	2.273
29	13.725	49	10.881	69	6.124	89	2.017
30	13.644	50	10.662	70	5.950	90	1.838
31	13.564	51	10.442	71	5.774	91	1.783
32	13.496	52	10.226	72	5.548	92	1.971
33	13.408	53	10.029	73	5.349	93	1.416
34	13.305	54	9.830	74	5.168	94	.784
35	13.166	55	9.606	75	4.924	95	.478

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST  $\frac{1}{4}$  PER CENT. PER ANNUM.

AGE OF YOUNGER—SEVENTEEN YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
17	14.009	37	12.807	57	9.078	77	4.373
18	13.945	38	12.697	58	8.828	78	4.127
19	13.895	39	12.575	59	8.569	79	3.868
20	13.838	40	12.466	60	8.314	80	3.652
21	13.809	41	12.352	61	8.080	81	3.489
22	13.802	42	12.203	62	7.850	82	3.367
23	13.800	43	12.052	63	7.595	83	3.199
24	13.805	44	11.893	64	7.372	84	2.902
25	13.780	45	11.723	65	7.104	85	2.607
26	13.733	46	11.515	66	6.817	86	2.484
27	13.705	47	11.286	67	6.567	87	2.413
28	13.673	48	11.046	68	6.299	88	2.260
29	13.620	49	10.805	69	6.083	89	2.005
30	13.542	50	10.589	70	5.910	90	1.828
31	13.463	51	10.371	71	5.735	91	1.774
32	13.396	52	10.156	72	5.511	92	1.962
33	13.309	53	9.960	73	5.314	93	1.410
34	13.208	54	9.763	74	5.134	94	.781
35	13.070	55	9.541	75	4.892	95	.476
36	12.928	56	9.307	76	4.621		

AGE OF YOUNGER—EIGHTEEN YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
18	13.884	28	13.618	38	12.654	48	11.012
19	13.834	29	13.569	39	12.534	49	10.772
20	13.778	30	13.490	40	12.425	50	10.556
21	13.749	31	13.414	41	12.309	51	10.340
22	13.744	32	13.347	42	12.164	52	10.125
23	13.742	33	13.261	43	12.014	53	9.930
24	13.750	34	13.161	44	11.854	54	9.733
25	13.724	35	13.024	45	11.685	55	9.512
26	13.677	36	12.883	46	11.479	56	9.279
27	13.651	37	12.764	47	11.251	57	9.050

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST **4** PER CENT. PER ANNUM.

AGE OF YOUNGER—EIGHTEEN YEARS, Continued.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
58	8.801	67	6.547	77	4.360	87	2.407
59	8.543	68	6.280	78	4.115	88	2.254
		69	6.064	79	3.856	89	2.000
60	8.289	70	5.892	80	3.641	90	1.824
61	8.056	71	5.718	81	3.478	91	1.770
62	7.826	72	5.494	82	3.357	92	1.958
63	7.572	73	5.297	83	3.190	93	1.407
64	7.350	74	5.118	84	2.894	94	.780
65	7.082	75	4.877	85	2.600		
66	6.797	76	4.607	86	2.477	95	.475

AGE OF YOUNGER—NINETEEN YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
19	13.787	39	12.504	59	8.525	79	3.848
20	13.731	40	12.397	60	8.272	80	3.633
21	13.702	41	12.282	61	8.038	81	3.470
22	13.697	42	12.135	62	7.809	82	3.349
23	13.698	43	11.988	63	7.556	83	3.183
24	13.705	44	11.829	64	7.334	84	2.888
25	13.682	45	11.659	65	7.067	85	2.595
26	13.635	46	11.454	66	6.782	86	2.472
27	13.609	47	11.227	67	6.533	87	2.402
28	13.578	48	10.989	68	6.266	88	2.250
29	13.528	49	10.750	69	6.051	89	1.996
30	13.453	50	10.534	70	5.879	90	1.820
31	13.375	51	10.318	71	5.705	91	1.766
32	13.312	52	10.105	72	5.482	92	1.955
33	13.226	53	9.910	73	5.285	93	1.406
34	13.126	54	9.713	74	5.107	94	.779
35	12.991	55	9.492	75	4.865	95	.475
36	12.851	56	9.260	76	4.597		
37	12.733	57	9.032	77	4.350		
38	12.624	58	8.783	78	4.106		

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF YOUNGER—TWENTY YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
20	13·679	40	12·363	60	8·251	80	3·622
21	13·650	41	12·250	61	8·019	81	3·460
22	13·645	42	12·104	62	7·789	82	3·339
23	13·646	43	11·956	63	7·537	83	3·173
24	13·656	44	11·799	64	7·315	84	2·879
25	13·633	45	11·630	65	7·049	85	2·587
26	13·588	46	11·424	66	6·764	86	2·464
27	13·563	47	11·199	67	6·516	87	2·394
28	13·531	48	10·962	68	6·250	88	2·242
29	13·484	49	10·724	69	6·035	89	1·990
30	13·407	50	10·509	70	5·863	90	1·814
31	13·334	51	10·293	71	5·689	91	1·760
32	13·268	52	10·080	72	5·467	92	1·949
33	13·186	53	9·886	73	5·270	93	1·402
34	13·087	54	9·690	74	5·092	94	·777
35	12·951	55	9·469	75	4·851	95	·474
36	12·814	56	9·237	76	4·583		
37	12·697	57	9·010	77	4·337		
38	12·589	58	8·762	78	4·093		
39	12·470	59	8·504	79	3·836		

AGE OF YOUNGER—TWENTY-ONE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
21	13·625	31	13·315	41	12·242	51	10·290
22	13·620	32	13·254	42	12·097	52	10·077
23	13·620	33	13·169	43	11·950	53	9·882
24	13·632	34	13·074	44	11·792	54	9·687
25	13·611	35	12·939	45	11·625	55	9·466
26	13·566	36	12·801	46	11·419	56	9·234
27	13·543	37	12·686	47	11·193	57	9·006
28	13·512	38	12·579	48	10·957	58	8·759
29	13·464	39	12·461	49	10·720	59	8·501
30	13·390	40	12·355	50	10·505	60	8·248

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST  $\frac{1}{4}$  PER CENT. PER ANNUM.

AGE OF YOUNGER—TWENTY-ONE YEARS, <i>Continued.</i>							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
61	8.015	70	5.859	79	3.832	88	2.239
62	7.786	71	5.685	80	3.618	89	1.987
63	7.533	72	5.462	81	3.455		
64	7.312	73	5.266	82	3.334	90	1.811
		74	5.087	83	3.169	91	1.757
65	7.045			84	2.875	92	1.945
66	6.761	75	4.847			93	1.399
67	6.512	76	4.578	85	2.583	94	.776
68	6.246	77	4.332	86	2.460		
69	6.031	78	4.089	87	2.390	95	.473

AGE OF YOUNGER—TWENTY-TWO YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
22	13.619	42	12.112	62	7.798	82	3.337
23	13.620	43	11.965	63	7.545	83	3.171
24	13.630	44	11.808	64	7.323	84	2.876
25	13.611	45	11.639	65	7.055	85	2.584
26	13.568	46	11.436	66	6.771	86	2.462
27	13.545	47	11.209	67	6.521	87	2.391
28	13.516	48	10.972	68	6.255	88	2.239
29	13.469	49	10.735	69	6.039	89	1.987
30	13.395	50	10.521	70	5.866	90	1.811
31	13.322	51	10.305	71	5.693	91	1.757
32	13.259	52	10.093	72	5.469	92	1.945
33	13.179	53	9.898	73	5.272	93	1.399
34	13.081	54	9.702	74	5.093	94	.775
35	12.950	55	9.481	75	4.852	95	.473
36	12.812	56	9.249	76	4.583		
37	12.696	57	9.020	77	4.337		
38	12.592	58	8.773	78	4.092		
39	12.474	59	8.514	79	3.835		
40	12.369	60	8.261	80	3.621		
41	12.256	61	8.028	81	3.458		

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST **4** PER CENT. PER ANNUM.

AGE OF YOUNGER—TWENTY-THREE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
23	13.624	41	12.276	60	8.279	79	3.841
24	13.635	42	12.132	61	8.045	80	3.626
		43	11.986	62	7.815	81	3.463
25	13.615	44	11.829	63	7.561	82	3.342
26	13.574			64	7.338	83	3.175
27	13.553	45	11.661	65	7.070	84	2.880
28	13.524	46	11.456	66	6.785		
29	13.479	47	11.232	67	6.535	85	2.587
		48	10.994	68	6.268	86	2.465
30	13.406	49	10.756	69	6.051	87	2.394
31	13.333					88	2.242
32	13.272	50	10.542	70	5.878	89	1.989
33	13.190	51	10.327	71	5.704		
34	13.097	52	10.114	72	5.480	90	1.813
		53	9.920	73	5.283	91	1.759
35	12.963	54	9.723	74	5.103	92	1.946
36	12.829					93	1.399
37	12.714	55	9.502	75	4.861		
38	12.608	56	9.269	76	4.591	94	0.775
39	12.493	57	9.040	77	4.344		
		58	8.792	78	4.099	95	0.473

AGE OF YOUNGER—TWENTY-FOUR YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
24	13.649	35	12.989	46	11.488	57	9.069
		36	12.852	47	11.262	58	8.820
25	13.630	37	12.741	48	11.026	59	8.560
26	13.588	38	12.636	49	10.787		
27	13.569	39	12.520			60	8.305
28	13.543			50	10.572	61	8.071
29	13.497	40	12.417	51	10.357	62	7.840
		41	12.306	52	10.145	63	7.585
30	13.426	42	12.162	53	9.950	64	7.362
31	13.355	43	12.017	54	9.754		
32	13.294	44	11.860	55	9.531	65	7.093
33	13.214					66	6.807
34	13.119	45	11.693	56	9.298	67	6.556

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT PER ANNUM.

## AGE OF YOUNGER—TWENTY-FOUR YEARS, Continued.

Age of Older.	Value.						
68	6.288	75	4.876	82	3.351	89	1.994
69	6.071	76	4.605	83	3.185	90	1.818
		77	4.358	84	2.888		
70	5.897	78	4.112			91	1.763
71	5.722	79	3.853	85	2.595	92	1.951
72	5.497			86	2.471	93	1.403
73	5.299	80	3.637	87	2.400	94	.777
74	5.119	81	3.473	88	2.248	95	.474

## AGE OF YOUNGER—TWENTY-FIVE YEARS.

Age of Older.	Value.						
25	13.613	45	11.698	65	7.102	85	2.597
26	13.573	46	11.495	66	6.815	86	2.474
27	13.553	47	11.270	67	6.564	87	2.403
28	13.529	48	11.032	68	6.296	88	2.250
29	13.486	49	10.796	69	6.078	89	1.996
30	13.414	50	10.581	70	5.905	90	1.819
31	13.345	51	10.365	71	5.729	91	1.765
32	13.287	52	10.153	72	5.504	92	1.952
33	13.207	53	9.960	73	5.306	93	1.404
34	13.114	54	9.763	74	5.125	94	.778
35	12.983	55	9.542	75	4.882	95	.474
36	12.851	56	9.308	76	4.611		
37	12.736	57	9.079	77	4.362		
38	12.635	58	8.830	78	4.116		
39	12.521	59	8.570	79	3.857		
40	12.417	60	8.315	80	3.641		
41	12.308	61	8.081	81	3.477		
42	12.166	62	7.849	82	3.355		
43	12.021	63	7.595	83	3.188		
44	11.866	64	7.371	84	2.891		

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT PER ANNUM.

AGE OF YOUNGER—TWENTY-SIX YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
26	13.534	44	11.853	61	8.079	79	3.855
27	13.516			62	7.848		
28	13.492	45	11.688	63	7.593	80	3.640
29	13.451	46	11.484	64	7.370	81	3.476
		47	11.260			82	3.353
30	13.382	48	11.024	65	7.101	83	3.186
31	13.313	49	10.787	66	6.814	84	2.889
32	13.256			67	6.563		
33	13.180	50	10.575	68	6.295	85	2.596
34	13.087	51	10.359	69	6.077	86	2.472
		52	10.147			87	2.401
35	12.958	53	9.954	70	5.904	88	2.248
36	12.825	54	9.759	71	5.728	89	1.994
37	12.716			72	5.503		
38	12.612	55	9.537	73	5.305	90	1.818
39	12.501	56	9.305	74	5.124	91	1.763
		57	9.076			92	1.950
40	12.400	58	8.827	75	4.881	93	1.402
41	12.290	59	8.568	76	4.610	94	.777
42	12.150			77	4.361		
43	12.007	60	8.313	78	4.115	95	.474

AGE OF YOUNGER—TWENTY-SEVEN YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
27	13.500	38	12.613	49	10.798	60	8.326
28	13.477	39	12.500			61	8.092
29	13.437	40	12.401	50	10.585	62	7.861
				51	10.372	63	7.606
30	13.369	41	12.294	52	10.159	64	7.382
31	13.303	42	12.153	53	9.966		
32	13.246	43	12.012	54	9.771	65	7.113
33	13.171	44	11.859			66	6.826
34	13.082			55	9.551	67	6.575
		45	11.695	56	9.318	68	6.306
35	12.953	46	11.494	57	9.090	69	6.088
36	12.822	47	11.269	58	8.841		
37	12.712	48	11.034	59	8.581	70	5.914

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF YOUNGER—TWENTY-SEVEN YEARS, <i>Continued.</i>							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
71	5.739	78	4.122	85	2.600	92	1.952
72	5.513	79	3.862	86	2.476	93	1.403
73	5.314			87	2.404	94	.777
74	5.133	80	3.646	88	2.251		
		81	3.482	89	1.997	95	.474
75	4.890	82	3.359				
76	4.618	83	3.191	90	1.820		
77	4.369	84	2.894	91	1.765		

AGE OF YOUNGER—TWENTY-EIGHT YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
28	13.456	46	11.498	65	7.125	85	2.604
29	13.417	47	11.277	66	6.837	86	2.481
		48	11.041	67	6.586	87	2.409
		49	10.806	68	6.317	88	2.255
30	13.351			69	6.099	89	2.001
31	13.285						
32	13.232	50	10.593				
33	13.156	51	10.380	70	5.925	90	1.823
34	13.069	52	10.170	71	5.749	91	1.768
		53	9.976	72	5.523	92	1.956
		54	9.782	73	5.324	93	1.405
35	12.944			74	5.143	94	.778
36	12.813						
37	12.705	55	9.561				
38	12.606	56	9.330	75	4.899	95	.474
39	12.497	57	9.101	76	4.627		
		58	8.853	77	4.377		
		59	8.594	78	4.130		
40	12.397			79	3.870		
41	12.292						
42	12.154	60	8.339	80	3.653		
43	12.012	61	8.104	81	3.488		
44	11.862	62	7.873	82	3.365		
		63	7.618	83	3.197		
45	11.698	64	7.394	84	2.900		

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST **4** PER CENT. PER ANNUM.

AGE OF YOUNGER—TWENTY-NINE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
29	13.380	46	11.489	64	7.400	81	3.492
		47	11.269			82	3.369
30	13.316	48	11.037	65	7.130	83	3.201
31	13.252	49	10.801	66	6.842	84	2.903
32	13.198			67	6.591		
33	13.127	50	10.591	68	6.322	85	2.608
34	13.039	51	10.377	69	6.105	86	2.484
		52	10.168			87	2.412
35	12.917	53	9.977	70	5.930	88	2.258
36	12.790	54	9.782	71	5.755	89	2.003
37	12.682			72	5.529		
38	12.585	55	9.563	73	5.330	90	1.825
39	12.476	56	9.331	74	5.148	91	1.770
		57	9.104			92	1.958
40	12.381	58	8.856	75	4.904	93	1.407
41	12.275	59	8.597	76	4.632	94	779
42	12.139			77	4.382		
43	12.000	60	8.343	78	4.135	95	475
44	11.849	61	8.109	79	3.874		
		62	7.878				
45	11.689	63	7.623	80	3.657		

AGE OF YOUNGER—THIRTY YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
30	13.253	41	12.236	52	10.147	63	7.614
31	13.192	42	12.100	53	9.957	64	7.391
32	13.140	43	11.963	54	9.765		
33	13.069	44	11.815			65	7.123
34	12.985			55	9.546	66	6.836
		45	11.655	56	9.316	67	6.585
35	12.863	46	11.459	57	9.089	68	6.316
36	12.739	47	11.240	58	8.842	69	6.099
37	12.635	48	11.009	59	8.585		
38	12.538	49	10.778			70	5.925
39	12.432			60	8.332	71	5.750
		50	10.567	61	8.098	72	5.525
40	12.337	51	10.357	62	7.869	73	5.326

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST  $\frac{1}{4}$  PER CENT. PER ANNUM.

AGE OF YOUNGER—THIRTY YEARS, <i>Continued.</i>							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
74	5·145	79	3·872	85	2·606	91	1·769
		80	3·655	86	2·482	92	1·956
75	4·901	81	3·490	87	2·411	93	1·406
76	4·629	82	3·368	88	2·257	94	.779
77	4·379	83	3·199	89	2·002		
78	4·132	84	2·901	90	1·824	95	.475

AGE OF YOUNGER—THIRTY-ONE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
31	13·131	48	10·984	65	7·118	82	3·367
32	13·083	49	10·754	66	6·831	83	3·199
33	13·014			67	6·581	84	2·901
34	12·930	50	10·547	68	6·313		
		51	10·336	69	6·096	85	2·606
35	12·812	52	10·130			86	2·482
36	12·688	53	9·940	70	5·922	87	2·410
37	12·587	54	9·749	71	5·748	88	2·257
38	12·494			72	5·522	89	2·002
39	12·388	55	9·533	73	5·324		
		56	9·303	74	5·143	90	1·824
40	12·296	57	9·078			91	1·769
41	12·196	58	8·832	75	4·899	92	1·955
42	12·064	59	8·575	76	4·627	93	1·405
43	11·928			77	4·378	94	.778
44	11·782	60	8·323	78	4·131		
		61	8·091	79	3·871	95	.474
45	11·624	62	7·861				
46	11·429	63	7·608	80	3·655		
47	11·213	64	7·386	81	3·490		

AGE OF YOUNGER—THIRTY-TWO YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
32	13·035	35	12·770	38	12·459	41	12·168
33	12·969	36	12·650	39	12·357	42	12·037
34	12·888	37	12·549	40	12·265	43	11·905

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF YOUNGER—THIRTY-TWO YEARS, *Continued.*

Age of Older.	Value.						
44	11.760	57	9.076	70	5.927	84	2.905
		58	8.831	71	5.752		
45	11.604	59	8.575	72	5.527	85	2.610
46	11.411			73	5.329	86	2.486
47	11.196	60	8.324	74	5.148	87	2.414
48	10.970	61	8.092			88	2.261
49	10.742	62	7.864	75	4.905	89	2.006
		63	7.611	76	4.633		
50	10.535	64	7.389	77	4.384	90	1.828
51	10.328			78	4.136	91	1.773
52	10.121			79	3.876	92	1.959
53	9.934	65	7.121			93	1.407
54	9.743	66	6.835	80	3.659		.779
		67	6.585	81	3.495		
55	9.528	68	6.317	82	3.372	95	.475
56	9.301	69	6.100	83	3.204		

AGE OF YOUNGER—THIRTY-THREE YEARS.

Age of Older.	Value.						
33	12.904	48	10.940	64	7.383	80	3.660
34	12.826	49	10.714			81	3.496
				65	7.116	82	3.373
35	12.711	50	10.511	66	6.831	83	3.205
36	12.592	51	10.304	67	6.582	84	2.907
37	12.495	52	10.101	68	6.315		
38	12.405	53	9.914	69	6.098	85	2.612
39	12.307	54	9.726			86	2.488
		55	9.511	70	5.925	87	2.416
40	12.218			71	5.751	88	2.262
41	12.121	56	9.285	72	5.526	89	2.007
42	11.994	57	9.063	73	5.328		
43	11.863	58	8.819	74	5.148	90	1.829
44	11.722	59	8.564			91	1.775
		60	8.314	76	4.633	92	1.962
45	11.568	61	8.084	77	4.384	93	1.409
46	11.377	62	7.856	78	4.137	94	.780
47	11.165	63	7.605	79	3.877	95	.475

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST **4** PER CENT. PER ANNUM.

AGE OF YOUNGER—THIRTY-FOUR YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
34	12.750	50	10.475	66	6.822	82	3.373
		51	10.272	67	6.573	83	3.205
35	12.638	52	10.070	68	6.307	84	2.907
36	12.522	53	9.886	69	6.091		
37	12.426	54	9.699			85	2.612
38	12.340			70	5.919	86	2.488
39	12.242	55	9.487	71	5.745	87	2.417
		56	9.262	72	5.521	88	2.263
40	12.158	57	9.041	73	5.323	89	2.008
41	12.064	58	8.799	74	5.144		
42	11.937	59	8.546			90	1.830
43	11.810			75	4.901	91	1.776
44	11.671	60	8.297	76	4.630	92	1.964
		61	8.068	77	4.382	93	1.411
45	11.521	62	7.842	78	4.135	94	.781
46	11.332	63	7.592	79	3.875		
47	11.122	64	7.372			95	.476
48	10.900			80	3.659		
49	10.676	65	7.106	81	3.495		

AGE OF YOUNGER—THIRTY-FIVE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
35	12.529	48	10.830	60	8.258	73	5.305
36	12.416	49	10.609	61	8.031	74	5.125
37	12.323			62	7.807		
38	12.239	50	10.410	63	7.559	75	4.884
39	12.145	51	10.210	64	7.340	76	4.614
		52	10.012	65	7.076	77	4.367
40	12.061	53	9.830	66	6.794	78	4.122
41	11.972	54	9.646	67	6.547	79	3.863
42	11.849			68	6.282		
43	11.722			69	6.068	80	3.647
44	11.588	55	9.436			81	3.484
		56	9.214				
45	11.440	57	8.995	70	5.897	82	3.362
46	11.256	58	8.756	71	5.724	83	3.195
47	11.048	59	8.505	72	5.501	84	2.898

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF YOUNGER—THIRTY-FIVE YEARS, <i>Continued.</i>							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
85	2.604	88	2.257	91	1.772	94	.780
86	2.481	89	2.003	92	1.960		
87	2.410	90	1.826	93	1.409	95	.476

AGE OF YOUNGER—THIRTY-SIX YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
36	12.306	51	10.146	66	6.765	81	3.471
37	12.216	52	9.951	67	6.519	82	3.350
38	12.135	53	9.772	68	6.256	83	3.184
39	12.043	54	9.590	69	6.043	84	2.888
40	11.963	55	9.384	70	5.873	85	2.595
41	11.875	56	9.164	71	5.702	86	2.472
42	11.757	57	8.948	72	5.480	87	2.402
43	11.634	58	8.710	73	5.284	88	2.249
44	11.500	59	8.462	74	5.106	89	1.996
45	11.357	60	8.218	75	4.866	90	1.819
46	11.175	61	7.993	76	4.597	91	1.766
47	10.973	62	7.770	77	4.351	92	1.954
48	10.756	63	7.524	78	4.106	93	1.405
49	10.540	64	7.308	79	3.849	94	.778
50	10.344	65	7.046	80	3.634	95	.475

AGE OF YOUNGER—THIRTY-SEVEN YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
37	12.129	42	11.683	47	10.914	52	9.907
38	12.051	43	11.565	48	10.703	53	9.732
39	11.962	44	11.434	49	10.488	54	9.552
40	11.884	45	11.292	50	10.296	55	9.347
41	11.799	46	11.115	51	10.100	56	9.131

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST  $\frac{1}{4}$  PER CENT. PER ANNUM.

AGE OF YOUNGER—THIRTY-SEVEN YEARS, <i>Continued.</i>							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
57	8·916	67	6·505	77	4·343	87	2·397
58	8·681	68	6·242	78	4·100	88	2·246
59	8·435	69	6·031	79	3·842	89	1·993
60	8·192	70	5·861	80	3·628	90	1·816
61	7·969	71	5·690	81	3·466	91	1·763
62	7·749	72	5·469	82	3·345	92	1·950
63	7·504	73	5·275	83	3·179	93	1·403
64	7·289	74	5·097	84	2·884	94	·777
65	7·028	75	4·857	85	2·591	95	·474
66	6·749	76	4·589	86	2·468		

AGE OF YOUNGER—THIRTY-EIGHT YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
38	11·975	53	9·698	68	6·236	83	3·177
39	11·889	54	9·523	69	6·024	84	2·882
40	11·814	55	9·320	70	5·856	85	2·590
41	11·732	56	9·105	71	5·685	86	2·467
42	11·618	57	8·893	72	5·465	87	2·396
43	11·503	58	8·660	73	5·271	88	2·244
44	11·377	59	8·416	74	5·094	89	1·992
45	11·237	60	8·175	75	4·854	90	1·815
46	11·062	61	7·954	76	4·587	91	1·761
47	10·866	62	7·734	77	4·341	92	1·949
48	10·656	63	7·491	78	4·098	93	1·402
49	10·446	64	7·277	79	3·840	94	·777
50	10·255	65	7·018	80	3·627	95	·474
51	10·064	66	6·740	81	3·464		
52	9·872	67	6·497	82	3·343		

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST  $\frac{1}{4}$  PER CENT. PER ANNUM.

AGE OF YOUNGER—THIRTY-NINE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
39	11.806	53	9.659	67	6.486	82	3.341
		54	9.485	68	6.226	83	3.175
40	11.734	55	9.287	69	6.016	84	2.880
41	11.654	56	9.074	70	5.848	85	2.588
42	11.545	57	8.864	71	5.678	86	2.465
43	11.431	58	8.634	72	5.458	87	2.394
44	11.308	59	8.391	73	5.265	88	2.242
45	11.174			74	5.089	89	1.990
46	11.001	60	8.153	75	4.850		
47	10.807	61	7.933	76	4.582	90	1.813
48	10.602	62	7.715	77	4.337	91	1.760
49	10.394	63	7.474	78	4.094	92	1.947
		64	7.262	79	3.837	93	1.400
50	10.208					94	.776
51	10.018	65	7.004	80	3.624		
52	9.831	66	6.727	81	3.461	95	.473

AGE OF YOUNGER—FORTY YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
40	11.665	55	9.262	70	5.848	85	2.590
41	11.589	56	9.053	71	5.679	86	2.468
42	11.481	57	8.845	72	5.460	87	2.397
43	11.372	58	8.617	73	5.267	88	2.245
44	11.251	59	8.377	74	5.091	89	1.991
45	11.119	60	8.140	75	4.853		
46	10.952	61	7.922	76	4.586	90	1.815
47	10.761	62	7.707	77	4.341	91	1.761
48	10.558	63	7.467	78	4.098	92	1.949
49	10.354	64	7.256	79	3.841	93	1.401
						94	.776
50	10.170	65	6.999	80	3.627		
51	9.984	66	6.724	81	3.465	95	.473
52	9.799	67	6.483	82	3.344		
53	9.631	68	6.224	83	3.178		
54	9.459	69	6.015	84	2.883		

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF YOUNGER—FORTY-ONE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
41	11.516	55	9.234	69	6.014	82	3.348
42	11.412	56	9.028			83	3.182
43	11.305	57	8.823	70	5.848	84	2.887
44	11.188	58	8.598	71	5.680	85	2.594
		59	8.360	72	5.462	86	2.471
45	11.059			73	5.270	87	2.401
46	10.895	60	8.126	74	5.094	88	2.248
47	10.709	61	7.910			89	1.995
48	10.509	62	7.696	75	4.856		
49	10.308	63	7.457	76	4.590	90	1.818
		64	7.248	77	4.345	91	1.763
50	10.128			78	4.102	92	1.951
51	9.944	65	6.993	79	3.845	93	1.403
52	9.763	66	6.720			94	.777
53	9.598	67	6.480	80	3.631		
54	9.429	68	6.222	81	3.469	95	.474

AGE OF YOUNGER—FORTY-TWO YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
42	11.312	55	9.184	68	6.206	82	3.346
43	11.209	56	8.980	69	6.000	83	3.181
44	11.095	57	8.779			84	2.886
		58	8.557	70	5.835		
		59	8.322	71	5.669	85	2.593
45	10.971			72	5.452	86	2.470
46	10.809			73	5.261	87	2.400
47	10.628	60	8.091	74	5.087	88	2.248
48	10.433	61	7.878			89	1.994
49	10.235	62	7.666	75	4.850		
		63	7.431	76	4.584	90	1.817
		64	7.224	77	4.340	91	1.763
50	10.059			78	4.098	92	1.950
51	9.880			79	3.842	93	1.402
52	9.701	65	6.971			94	.777
53	9.540	66	6.700	80	3.629		
54	9.375	67	6.462	81	3.467	95	.474

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF YOUNGER—FORTY-THREE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
43	11.110	56	8.932	70	5.823	84	2.886
44	11.000	57	8.734	71	5.658		
		58	8.515	72	5.443	85	2.594
45	10.879	59	8.284	73	5.253	86	2.471
46	10.723			74	5.080	87	2.401
47	10.544	60	8.056			88	2.249
48	10.355	61	7.846	75	4.844	89	1.996
49	10.161	62	7.637	76	4.580		
		63	7.404	77	4.337	90	1.819
50	9.988	64	7.200	78	4.096	91	1.764
51	9.813			79	3.840	92	1.951
52	9.639	65	6.949			93	1.402
53	9.480	66	6.680	80	3.628	94	.777
54	9.319	67	6.445	81	3.467		
		68	6.191	82	3.346	95	.474
55	9.132	69	5.986	83	3.181		

AGE OF YOUNGER—FORTY-FOUR YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
44	10.895	56	8.876	70	5.808	84	2.887
		57	8.682	71	5.645		
		58	8.467	72	5.432		
45	10.778	59	8.239	73	5.244	85	2.595
46	10.625			74	5.072	86	2.472
47	10.452					87	2.402
48	10.265	60	8.015			88	2.251
49	10.078	61	7.808	75	4.838	89	1.997
		62	7.603	76	4.574		
		63	7.373	77	4.333		
50	9.909	64	7.171	78	4.092	90	1.821
51	9.737			79	3.838	91	1.767
52	9.567					92	1.953
53	9.413	65	6.923			93	1.404
54	9.255	66	6.657	80	3.626	94	.777
		67	6.424	81	3.466		
		68	6.172	82	3.346		
55	9.072	69	5.969	83	3.181	95	.474

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST  $\frac{1}{2}$  PER CENT. PER ANNUM.

AGE OF YOUNGER—FORTY-FIVE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
45	10.666	58	8.411	71	5.628	84	2.887
46	10.518	59	8.187	72	5.417		
47	10.348			73	5.231	85	2.595
48	10.168	60	7.966	74	5.061	86	2.474
49	9.983	61	7.763			87	2.404
		62	7.561	75	4.828	88	2.253
50	9.820	63	7.335	76	4.567	89	2.000
51	9.653	64	7.136	77	4.326		
52	9.486	65	6.892	78	4.087	90	1.823
53	9.336	66	6.628	79	3.834	91	1.770
54	9.183	67	6.398	80	3.623	92	1.957
		68	6.149	81	3.464	93	1.407
55	9.004	69	5.948	82	3.345	94	.779
56	8.812						
57	8.622	70	5.789	83	3.181	95	.475

AGE OF YOUNGER—FORTY-SIX YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
46	10.376	60	7.892	75	4.804	89	1.996
47	10.212	61	7.693	76	4.545		
48	10.035	62	7.496	77	4.307	90	1.821
49	9.858	63	7.274	78	4.070	91	1.768
		64	7.079	79	3.819	92	1.957
50	9.697					93	1.407
51	9.536	65	6.839	80	3.610	94	.779
52	9.375	66	6.579	81	3.452		
53	9.229	67	6.352	82	3.334		
54	9.080	68	6.106	83	3.172	95	.475
		69	5.909	84	2.880		
55	8.906	70	5.752				
56	8.719	71	5.594	85	2.589		
57	8.534	72	5.385	86	2.468		
58	8.327	73	5.201	87	2.399		
59	8.109	74	5.034	88	2.248		

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF YOUNGER—FORTY-SEVEN YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
47	10.054	60	7.802	73	5.161	85	2.577
48	9.884	61	7.608	74	4.997	86	2.457
49	9.710	62	7.415			87	2.389
		63	7.197	75	4.770	88	2.240
50	9.557	64	7.007	76	4.514	89	1.989
51	9.399			77	4.279	90	1.815
52	9.244	65	6.771	78	4.045	91	1.763
53	9.103	66	6.516	79	3.796	92	1.953
54	8.959	67	6.293			93	1.405
		68	6.051				
55	8.790	69	5.857	80	3.589	94	.779
56	8.609			81	3.433		
57	8.428	70	5.704	82	3.317	95	.475
58	8.227	71	5.548	83	3.156		
59	8.014	72	5.342	84	2.866		

AGE OF YOUNGER—FORTY-EIGHT YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
48	9.719	61	7.513	75	4.730	90	1.806
49	9.552	62	7.324	76	4.477	91	1.755
		63	7.112	77	4.245	92	1.945
		64	6.926	78	4.014	93	1.400
50	9.403			79	3.768	94	.777
51	9.252						
52	9.101	65	6.695	80	3.563	95	.474
53	8.966	66	6.445	81	3.409		
54	8.827	67	6.226	82	3.295		
		68	5.988	83	3.136		
55	8.663	69	5.798	84	2.848		
56	8.487						
57	8.312						
58	8.116	70	5.647	85	2.562		
59	7.908	71	5.495	86	2.443		
		72	5.292	87	2.376		
		73	5.115	88	2.228		
60	7.702	74	4.953	89	1.979		

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT PER ANNUM.

AGE OF YOUNGER—FORTY-NINE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
49	9.390	61	7.415	74	4.908	86	2.427
		62	7.231			87	2.361
50	9.247	63	7.024	75	4.687	88	2.214
51	9.101	64	6.842	76	4.438	89	1.967
52	8.956			77	4.209		
53	8.825	65	6.616	78	3.981	90	1.795
54	8.691	66	6.371	79	3.737	91	1.745
		67	6.157			92	1.935
55	8.533	68	5.923	80	3.535	93	1.394
56	8.362	69	5.736	81	3.382	94	.774
57	8.192			82	3.270		
58	8.003	70	5.589	83	3.113		
59	7.800	71	5.439	84	2.829	95	.473
60	7.599	72	5.241				
		73	5.066	85	2.544		

AGE OF YOUNGER—FIFTY YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
50	9.109	62	7.153	74	4.872	85	2.532
51	8.968	63	6.949			86	2.416
52	8.828	64	6.772			87	2.350
53	8.702			75	4.655	88	2.205
54	8.573	65	6.551	76	4.408	89	1.959
		66	6.310	77	4.182		
55	8.420	67	6.100	78	3.956	90	1.788
56	8.254	68	5.870	79	3.715	91	1.738
57	8.089	69	5.686			92	1.929
58	7.904			80	3.515	93	1.391
59	7.707	70	5.542	81	3.364	94	.772
		71	5.395	82	3.252		
60	7.511	72	5.200	83	3.097	95	.472
61	7.332	73	5.028	84	2.815		

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST  $\frac{1}{4}$  PER CENT PER ANNUM.

AGE OF YOUNGER—FIFTY-ONE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
51	8.832	62	7.072	73	4.989	85	2.519
52	8.697	63	6.873	74	4.835	86	2.404
53	8.576	64	6.700	75	4.621	87	2.339
54	8.451			76	4.378	88	2.195
		65	6.483	77	4.154		1.951
55	8.304	66	6.247	78	3.930	90	1.781
56	8.143	67	6.040	79	3.692	91	1.731
57	7.983	68	5.815				
58	7.804	69	5.635	80	3.493	92	1.922
59	7.612			81	3.344	93	1.386
		70	5.494	82	3.234	94	.770
60	7.421	71	5.350	83	3.080		
61	7.246	72	5.157	84	2.800	95	.471

AGE OF YOUNGER—FIFTY-TWO YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
52	8.567	63	6.797	74	4.799	85	2.507
53	8.450	64	6.629			86	2.393
54	8.331			75	4.588	87	2.329
		65	6.417	76	4.348	88	2.185
55	8.188	66	6.184	77	4.127	89	1.943
56	8.033	67	5.982	78	3.906		
57	7.878	68	5.761	79	3.669	90	1.773
58	7.704	69	5.584			91	1.724
59	7.517			80	3.473	92	1.914
		70	5.446	81	3.325	93	1.381
60	7.331	71	5.305	82	3.217	94	.767
61	7.161	72	5.116	83	3.064		
62	6.991	73	4.950	84	2.786	95	.470

AGE OF YOUNGER—FIFTY-THREE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
53	8.339	57	7.786	61	7.088	65	6.361
54	8.224	58	7.616	62	6.923	66	6.133
55	8.086	59	7.435	63	6.734	67	5.935
56	7.935	60	7.254	64	6.569	68	5.717

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF YOUNGER—FIFTY-THREE YEARS, <i>continued.</i>							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
69	5.544	76	4.327	84	2.778	91	1.722
		77	4.108			92	1.912
70	5.409	78	3.889	85	2.501	93	1.380
71	5.271	79	3.655	86	2.387	94	.767
72	5.084			87	2.324		
73	4.921	80	3.460	88	2.181	95	469.
74	4.773	81	3.314	89	1.939		
		82	3.207				
75	4.565	83	3.056	90	1.770		

AGE OF YOUNGER—FIFTY-FOUR YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
54	8.114	65	6.304	76	4.307	87	2.320
		66	6.081	77	4.090	88	2.179
55	7.981	67	5.887	78	3.874	89	1.937
56	7.836	68	5.673	79	3.642		
57	7.691	69	5.503			90	1.769
58	7.526			80	3.449	91	1.721
59	7.350	70	5.371	81	3.304	92	1.912
		71	5.236	82	3.198	93	1.380
60	7.174	72	5.053	83	3.048	94	.767
61	7.013	73	4.893	84	2.772		
62	6.852	74	4.747			95	469.
63	6.668			85	2.496		
64	6.508	75	4.542	86	2.383		

AGE OF YOUNGER—FIFTY-FIVE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
55	7.853	61	6.919	67	5.822	73	4.851
56	7.714	62	6.763	68	5.613	74	4.709
57	7.574	63	6.583	69	5.447		
58	7.416	64	6.429			75	4.507
59	7.245			70	5.318	76	4.276
		65	6.230	71	5.187	77	4.062
60	7.074	66	6.012	72	5.008	78	3.848

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF YOUNGER—FIFTY-FIVE YEARS, <i>Continued.</i>							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
79	3.619	83	3.033	87	2.312	91	1.717
		84	2.760	88	2.171	92	1.908
80	3.429			89	1.931	93	1.378
81	3.285	85	2.485			94	.766
82	3.181	86	2.373	90	1.764	95	.469

AGE OF YOUNGER—FIFTY-SIX YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
56	7.580	66	5.934	76	4.238	86	2.361
57	7.446	67	5.749	77	4.029	87	2.300
58	7.293	68	5.545	78	3.818	88	2.161
59	7.128	69	5.383	79	3.592	89	1.923
60	6.963	70	5.258	80	3.404	90	1.757
61	6.813	71	5.130	81	3.263	91	1.711
62	6.663	72	4.955	82	3.161	92	1.903
63	6.489	73	4.803	83	3.015	93	1.375
64	6.339	74	4.664	84	2.744	94	.764
65	6.146	75	4.466	85	2.472	95	.468

AGE OF YOUNGER—FIFTY-SEVEN YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
57	7.318	67	5.676	77	3.996	87	2.291
58	7.171	68	5.477	78	3.789	88	2.153
59	7.012	69	5.319	79	3.566	89	1.916
60	6.853	70	5.198	80	3.381	90	1.752
61	6.708	71	5.074	81	3.242	91	1.706
62	6.563	72	4.904	82	3.142	92	1.900
63	6.395	73	4.755	83	2.999	93	1.374
64	6.250	74	4.620	84	2.730	94	.764
65	6.063	75	4.426	85	2.460	95	.468
66	5.856	76	4.202	86	2.350		

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST **4** PER CENT. PER ANNUM.

AGE OF YOUNGER—FIFTY-EIGHT YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
58	7.030	67	5.588	76	4.156	86	2.334
59	6.878	68	5.395	77	3.954	87	2.276
		69	5.242	78	3.750	88	2.140
60	6.725			79	3.531	89	1.905
61	6.586	70	5.125	80	3.349	90	1.742
62	6.446	71	5.005	81	3.213	91	1.698
63	6.284	72	4.839	82	3.115	92	1.892
64	6.145	73	4.694	83	2.974	93	1.370
		74	4.564	84	2.709	94	.763
65	5.963			85	2.442	95	.468
66	5.762	75	4.374				

AGE OF YOUNGER—FIFTY-NINE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
59	6.731	69	5.155	79	3.490	89	1.890
60	6.585	70	5.042	80	3.311	90	1.729
61	6.452	71	4.927	81	3.178	91	1.685
62	6.318	72	4.766	82	3.082	92	1.880
63	6.162	73	4.625	83	2.945	93	1.362
64	6.028	74	4.499	84	2.683	94	.759
65	5.853	75	4.315	85	2.419	95	.466
66	5.659	76	4.101	86	2.313		
67	5.490	77	3.904	87	2.257		
68	5.302	78	3.705	88	2.123		

AGE OF YOUNGER—SIXTY YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
60	6.445	66	5.555	72	4.692	78	3.658
61	6.318	67	5.392	73	4.556	79	3.448
62	6.190	68	5.209	74	4.434		
63	6.040	69	5.067			80	3.273
64	5.912			75	4.254	81	3.142
65	5.743	70	4.959	76	4.046	82	3.049
		71	4.848	77	3.853	83	2.914

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF YOUNGER—SIXTY YEARS, *Continued.*

Age of Older.	Value.						
84	2.657	87	2.237	90	1.716	94	.755
		88	2.105	91	1.673		
85	2.396	89	1.875	92	1.867	95	.464
86	2.292			93	1.354		

## AGE OF YOUNGER—SIXTY-ONE YEARS.

Age of Older.	Value.						
61	6.196	72	4.627	83	2.891	94	.753
		73	4.496	84	2.636		
63	5.930	74	4.378	85	2.379	95	.463
64	5.807	75	4.203	86	2.276		
				87	2.223		
65	5.644	76	3.999	88	2.093		
66	5.461	77	3.811	89	1.865		
67	5.304	78	3.620				
68	5.127	79	3.413				
69	4.989			90	1.707		
		80	3.241	91	1.665		
70	4.885	81	3.114	92	1.860		
71	4.778	82	3.023	93	1.349		

## AGE OF YOUNGER—SIXTY-TWO YEARS.

Age of Older.	Value.						
62	5.957	71	4.708	81	3.086	90	1.700
		72	4.562	82	2.998		
64	5.701	73	4.435	83	2.868	92	1.854
		74	4.321	84	2.617		
65	5.544	75	4.151	85	2.362	94	.751
		76	3.952				
66	5.368	77	3.768	86	2.262		
67	5.215	78	3.582	87	2.209	95	.463
68	5.044	79	3.379	88	2.081		
69	4.911			89	1.856		
70	4.811	80	3.211				

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST  $\frac{1}{4}$  PER CENT. PER ANNUM.

AGE OF YOUNGER—SIXTY-THREE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
63	5.687	71	4.621	80	3.168	89	1.841
64	5.575	72	4.480	81	3.047	90	1.687
65	5.424	73	4.358	82	2.961	91	1.648
66	5.255	74	4.249	83	2.835	92	1.843
67	5.108	75	4.084	84	2.589	93	1.339
68	4.943	76	3.891	85	2.338	94	.747
69	4.814	77	3.712	86	2.239		
70	4.719	78	3.530	87	2.188	95	.460
		79	3.332	88	2.062		

AGE OF YOUNGER—SIXTY-FOUR YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
64	5.469	72	4.413	80	3.138	88	2.053
65	5.324	73	4.296	81	3.019	89	1.833
66	5.160	74	4.192	82	2.937	90	1.681
67	5.019	75	4.032	83	2.814	91	1.644
68	4.859	76	3.844	84	2.571	92	1.843
69	4.735	77	3.670	85	2.323	93	1.340
70	4.644	78	3.492	86	2.226	94	.749
71	4.550	79	3.298	87	2.177	95	.461

AGE OF YOUNGER—SIXTY-FIVE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
65	5.186	74	4.104	82	2.891	90	1.664
66	5.029			83	2.772	91	1.629
67	4.894	75	3.951	84	2.534	92	1.830
68	4.741	76	3.769			93	1.334
69	4.622	77	3.600			94	.746
		78	3.429	85	2.291		
70	4.535	79	3.240	86	2.196		
71	4.446			87	2.150	95	.460
72	4.316	80	3.084	88	2.029		
73	4.204	81	2.970	89	1.813		

## GOVERNMENT ANNUITY TABLES.

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF YOUNGER—SIXTY-SIX YEARS.				AGE OF YOUNGER—SIXTY-SEVEN YEARS.			
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
66	4.880	82	2.831	67	4.629	83	2.672
67	4.751	83	2.717	68	4.488	84	2.446
68	4.605	84	2.486	69	4.380		
69	4.492					85	2.213
		85	2.248	70	4.303	86	2.123
70	4.410	86	2.156	71	4.223	87	2.081
71	4.326	87	2.112	72	4.103	88	1.967
72	4.201	88	1.995	73	4.002	89	1.759
73	4.094	89	1.783	74	3.912		
74	4.000	90	1.636	75	3.771	90	1.615
		91	1.604	76	3.602	91	1.584
75	3.853	92	1.806	77	3.445	92	1.787
76	3.678	93	1.319	78	3.285	93	1.309
77	3.516	94	.739	79	3.107		
78	3.350					94	.736
79	3.168					95	.456
80	3.016	95	.457	80	2.961		
81	2.906			81	2.854		
				82	2.782		

AGE OF YOUNGER—SIXTY-EIGHT YEARS.				AGE OF YOUNGER—SIXTY-NINE YEARS.			
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
68	4.354	82	2.719	69	4.154	83	2.572
69	4.252	83	2.613			84	2.357
		84	2.393	70	4.084		
70	4.178			71	4.013	85	2.134
71	4.103	85	2.166	72	3.904	86	2.049
72	3.989	86	2.079	73	3.811	87	2.010
73	3.892	87	2.038	74	3.730	88	1.902
74	3.807	88	1.928			89	1.702
		89	1.725	75	3.600		
75	3.672			76	3.442	90	1.564
76	3.510	90	1.585	77	3.297	91	1.534
77	3.359	91	1.554	78	3.147	92	1.735
78	3.204	92	1.756	79	2.980	93	1.274
79	3.033	93	1.288			94	.717
		94	.725	80	2.841		
80	2.891			81	2.741		
81	2.788	95	.451	82	2.675		

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST  $\frac{1}{4}$  PER CENT. PER ANNUM.

AGE OF YOUNGER—SEVENTY YEARS.				AGE OF YOUNGER—SEVENTY-ONE YEARS.			
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
70	4.018	84	2.339	71	3.887	85	2.104
71	3.951			72	3.786	86	2.022
72	3.845	85	2.118	73	3.701	87	1.986
73	3.756	86	2.035	74	3.627	88	1.882
74	3.679	87	1.997			89	1.686
		88	1.891	75	3.506		
75	3.553	89	1.692	76	3.357	90	1.549
76	3.400			77	3.219	91	1.521
77	3.258	90	1.555	78	3.077	92	1.724
78	3.112	91	1.527	79	2.917	93	1.269
79	2.948	92	1.728			94	.716
		93	1.270	80	2.785		
80	2.813	94	.715	81	2.690	95	.446
81	2.715			82	2.628		
82	2.651	95	.445	83	2.530		
83	2.551			84	2.322		

AGE OF YOUNGER—SEVENTY-TWO YEARS.				AGE OF YOUNGER—SEVENTY-THREE YEARS.			
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
72	3.690	87	1.956	73	3.535	88	1.837
73	3.610	88	1.854	74	3.470	89	1.648
74	3.541	89	1.662				
		75	3.359	90	1.517		
75	3.425	90	1.529	76	3.222	91	1.492
76	3.282	91	1.502	77	3.095	92	1.694
77	3.150	92	1.703	78	2.962	93	1.248
78	3.013	93	1.255	79	2.813	94	.704
79	2.858	94	.708				
		80	2.689	95	.439		
80	2.731	95	.442	81	2.601		
81	2.640			82	2.546		
82	2.581			83	2.455		
83	2.486			84	2.255		
84	2.282						
		85	2.045				
85	2.070			86	1.968		
86	1.990			87	1.936		

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST  $\frac{1}{4}$  PER CENT. PER ANNUM.

AGE OF YOUNGER—SEVENTY-FOUR YEARS.				AGE OF YOUNGER—SEVENTY-FIVE YEARS			
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
74	3.411	85	2.031	75	3.206	86	1.919
		86	1.956	76	3.081	87	1.890
75	3.305	87	1.925	77	2.965	88	1.798
76	3.173	88	1.829	78	2.843	89	1.616
77	3.050	89	1.643	79	2.705		
78	2.922					90	1.492
79	2.777	90	1.514	80	2.591	91	1.472
		91	1.492	81	2.511	92	1.680
80	2.658	92	1.697	82	2.462	93	1.244
81	2.573	93	1.253	83	2.380	94	.704
82	2.521	94	.708	84	2.192		
83	2.434					95	.441
84	2.238	95	.442	85	1.991		

AGE OF YOUNGER—SEVENTY-SIX YEARS.				AGE OF YOUNGER—SEVENTY SEVEN YEARS.			
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
76	2.965	86	1.865	77	2.754	87	1.792
77	2.856	87	1.839	78	2.646	88	1.708
78	2.741	88	1.750	79	2.521	89	1.537
79	2.610	89	1.575				
				80	2.419	90	1.421
80	2.502	90	1.455	81	2.349	91	1.408
81	2.427	91	1.439	82	2.310	92	1.620
82	2.383	92	1.648	83	2.238	93	1.208
83	2.307	93	1.224	84	2.065	94	.687
84	2.126	94	.694				
85	1.933	95	.436	85	1.879	95	.432

AGE OF YOUNGER—SEVENTY-EIGHT YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
78	2.546	83	2.165	87	1.740	91	1.370
79	2.428	84	1.999	88	1.661	92	1.584
80	2.331			89	1.496	93	1.188
81	2.265	85	1.820			94	.679
82	2.230	86	1.759	90	1.382	95	.429

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF YOUNGER—SEVENTY-NINE YEARS.				AGE OF YOUNGER—EIGHTY YEARS.			
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
79	2.318	88	1.599	80	2.142	90	1.294
		89	1.443	81	2.084	91	1.281
80	2.227			82	2.055	92	1.486
81	2.165	90	1.333	83	1.999	93	1.121
82	2.133	91	1.320	84	1.851	94	.644
83	2.074	92	1.530				
84	1.918	93	1.153	85	1.687	95	.412
		94	.662	86	1.632		
85	1.747			87	1.616		
86	1.688	95	.421	88	1.547		
87	1.672			89	1.398		

AGE OF YOUNGER—EIGHTY-ONE YEARS.				AGE OF YOUNGER—EIGHTY-TWO YEARS.			
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
81	2.031	89	1.370	82	1.982	90	1.267
82	2.005			83	1.933	91	1.265
83	1.951	90	1.272	84	1.792	92	1.477
84	1.808	91	1.264			93	1.115
		92	1.466	85	1.636	94	.639
85	1.650	93	1.104	86	1.586		
86	1.597	94	.633	87	1.575	95	.406
87	1.583			88	1.509		
88	1.515	95	.405	89	1.364		

AGE OF YOUNGER—EIGHTY-THREE YEARS.				AGE OF YOUNGER—EIGHTY-FOUR YEARS.			
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
83	1.891	90	1.250	84	1.636	91	1.169
84	1.756	91	1.249			92	1.387
		92	1.472	85	1.496	93	1.070
85	1.604	93	1.123	86	1.451	94	.625
86	1.556	94	.650	87	1.446		
87	1.549			88	1.393	95	.407
88	1.489	95	.415	89	1.265		
89	1.347			90	1.173		

## GOVERNMENT ANNUITY TABLES.

## MALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST  $\frac{1}{4}$  PER CENT. PER ANNUM.

AGE OF YOUNGER—EIGHTY-FIVE YEARS.				AGE OF YOUNGER—EIGHTY-SIX YEARS.			
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
85	1.370	91	1.076	86	1.294	92	1.252
86	1.330	92	1.277	87	1.290	93	.967
87	1.324	93	.986	88	1.242	94	.564
88	1.276	94	.577	89	1.127		
89	1.160					95	.368
90	1.079	95	.379	90	1.050		
				91	1.052		
AGE OF YOUNGER—EIGHTY-SEVEN YEARS.				AGE OF YOUNGER—EIGHTY-EIGHT YEARS.			
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
87	1.291	92	1.265	88	1.209	92	1.230
88	1.245	93	.983	89	1.098	93	.971
89	1.128	94	.576			94	.575
90	1.049	95	.375	90	1.017		
91	1.054			91	1.017	95	.381
AGE OF YOUNGER—EIGHTY-NINE YEARS.				AGE OF YOUNGER—NINETY YEARS.			
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
89	1.006	93	.887	90	.878	95	.334
		94	.532	91	.873		
90	.933			92	1.045		
91	.925	95	.359	93	.820		
92	1.119			94	.483		
AGE OF YOUNGER—NINETY-ONE YEARS.				AGE OF YOUNGER—NINETY-TWO YEARS.			
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
91	.897	94	.476	92	1.349	95	.412
92	1.076			93	1.073		
93	.828	95	.303	94	.641		
AGE OF YOUNGER—NINETY-THREE YEARS.				NINETY-FOUR YEARS.		NINETY-FIVE YEARS.	
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
93	.912	95	.400	94	.369	95	.240
94	.564			95	.267		

## GOVERNMENT ANNUITY TABLES.

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### MALE (ELDER) AND FEMALE LIFE.

**Value of Annuity of One Pound per Annum on a Single Female Life.**

**RATE OF INTEREST 4 PER CENT. PER ANNUM.**

<b>Age.</b>	<b>Value.</b>	<b>Age.</b>	<b>Value.</b>	<b>Age.</b>	<b>Value.</b>	<b>Age.</b>	<b>Value.</b>
1	19.416	26	17.627	51	13.122	76	5.389
2	19.463	27	17.512	52	12.820	77	5.093
3	19.604	28	17.387	53	12.543	78	4.857
4	19.757	29	17.254	54	12.284	79	4.597
5	19.759	30	17.105	55	11.986	80	4.274
6	19.738	31	16.970	56	11.717	81	4.103
7	19.733	32	16.861	57	11.419	82	3.946
8	19.676	33	16.739	58	11.120	83	3.708
9	19.580	34	16.591	59	10.817	84	3.529
10	19.456	35	16.410	60	10.466	85	3.272
11	19.317	36	16.220	61	10.130	86	2.963
12	19.174	37	16.039	62	9.824	87	2.695
13	19.035	38	15.880	63	9.485	88	2.391
14	18.912	39	15.720	64	9.159	89	2.075
15	18.803	40	15.535	65	8.842	90	1.992
16	18.704	41	15.369	66	8.506	91	2.106
17	18.607	42	15.174	67	8.171	92	2.285
18	18.509	43	14.952	68	7.830	93	1.872
19	18.419	44	14.729	69	7.513	94	1.677
20	18.327	45	14.488	70	7.207	95	2.105
21	18.222	46	14.264	71	6.890	96	2.279
22	18.110	47	14.033	72	6.577	97	1.851
23	17.996	48	13.817	73	6.273	98	1.400
24	17.871	49	13.612	74	5.970	99	0.949
25	17.744	50	13.388	75	5.679	100	0.475

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF FEMALE—ONE YEAR.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
1	15.899	25	14.628	49	11.181	72	5.552
2	16.265	26	14.564			73	5.347
3	16.344	27	14.520	50	10.944	74	5.160
4	16.266	28	14.471	51	10.708		
		29	14.400	52	10.474	75	4.911
5	16.195			53	10.260	76	4.635
6	16.127	30	14.302	54	10.045	77	4.382
7	16.071	31	14.205			78	4.131
8	16.003	32	14.119	55	9.805	79	3.868
9	15.915	33	14.013	56	9.552		
		34	13.894	57	9.306	80	3.650
10	15.851			58	9.039	81	3.483
11	15.772	35	13.735	59	8.763	82	3.358
12	15.643	36	13.571			83	3.189
13	15.511	37	13.431	60	8.493	84	2.892
14	15.389	38	13.301	61	8.244		
		39	13.160	62	7.999	85	2.596
15	15.275			63	7.731	86	2.472
16	15.112	40	13.030	64	7.495	87	2.400
17	14.976	41	12.896			88	2.247
18	14.896	42	12.728	65	7.213	89	1.993
19	14.829	43	12.557	66	6.915	90	1.815
		44	12.376	67	6.654	91	1.760
20	14.757			68	6.375	92	1.947
21	14.712	45	12.184	69	6.149	93	1.401
22	14.691	46	11.954			94	.777
23	14.676	47	11.705	70	5.968		
24	14.668	48	11.443	71	5.785	95	.474

AGE OF FEMALE—TWO YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
2	16.327	7	16.131	12	15.704	17	15.033
3	16.401	8	16.062	13	15.569	18	14.954
4	16.324	9	15.973	14	15.447	19	14.887
5	16.254	10	15.912	15	15.333	20	14.814
6	16.186	11	15.829	16	15.170	21	14.770

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF FEMALE—TWO YEARS, <i>Continued.</i>							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
22	14.750	40	13.086	59	8.797	77	4.390
23	14.733	41	12.949			78	4.138
24	14.728	42	12.781	60	8.525	79	3.874
		43	12.610	61	8.274		
25	14.686	44	12.428	62	8.028	80	3.654
26	14.621			63	7.758	81	3.487
27	14.579	45	12.235	64	7.521	82	3.362
28	14.528	46	12.004			83	3.191
29	14.461	47	11.752	65	7.238	84	2.892
		48	11.491	66	6.938		
30	14.360	49	11.228	67	6.675	85	2.597
31	14.263			68	6.395	86	2.472
32	14.178	50	10.990	69	6.168	87	2.399
33	14.070	51	10.751			88	2.245
34	13.949	52	10.517	70	5.986	89	1.991
		53	10.302	71	5.801		
		54	10.086	72	5.567	90	1.813
35	13.791			73	5.361	91	1.757
36	13.628	55	9.844	74	5.173	92	1.943
37	13.487	56	9.591			93	1.396
38	13.357	57	9.342	75	4.922	94	.774
39	13.215	58	9.075	76	4.644	95	.472

AGE OF FEMALE—THREE YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
3	16.544	13	15.707	23	14.867	33	14.201
4	16.462	14	15.582	24	14.859	34	14.077
5	16.393	15	15.467	25	14.819	35	13.916
6	16.325	16	15.304	26	14.753	36	13.753
7	16.270	17	15.166	27	14.710	37	13.612
8	16.202	18	15.085	28	14.661	38	13.480
9	16.112	19	15.020	29	14.591	39	13.338
10	16.050	20	14.946	30	14.493	40	13.208
11	15.968	21	14.901	31	14.393	41	13.071
12	15.838	22	14.882	32	14.307	42	12.899

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF FEMALE—THREE YEARS, <i>Continued.</i>							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
43	12.727	56	9.681	70	6.038	84	2.912
44	12.544	57	9.430	71	5.852		
		58	9.159	72	5.615	85	2.614
45	12.350	59	8.879	73	5.407	86	2.488
46	12.117			74	5.216	87	2.414
47	11.862	60	8.604			88	2.258
48	11.597	61	8.351	75	4.963	89	2.002
49	11.333	62	8.102	76	4.682		
		63	7.829	77	4.425	90	1.823
50	11.093	64	7.589	78	4.171	91	1.767
51	10.852			79	3.904	92	1.951
52	10.615	65	7.303			93	1.401
53	10.399	66	7.000	80	3.682	94	.775
54	10.180	67	6.735	81	3.513		
		68	6.453	82	3.386	95	.472
55	9.936	69	6.223	83	3.214		

AGE OF FEMALE—FOUR YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
4	16.616	19	15.163	34	14.219	49	11.449
5	16.543	20	15.091	35	14.055	50	11.208
6	16.476	21	15.045	36	13.889	51	10.965
7	16.421	22	15.025	37	13.749	52	10.726
8	16.353	23	15.011	38	13.617	53	10.507
9	16.263	24	15.005	39	13.473	54	10.287
10	16.201	25	14.963	40	13.343	55	10.040
11	16.118	26	14.898	41	13.204	56	9.782
12	15.989	27	14.854	42	13.032	57	9.529
13	15.852	28	14.804	43	12.857	58	9.256
14	15.731	29	14.735	44	12.673	59	8.972
15	15.614	30	14.635	45	12.477	60	8.695
16	15.449	31	14.538	46	12.242	61	8.439
17	15.311	32	14.449	47	11.985	62	8.187
18	15.230	33	14.341	48	11.717	63	7.912

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST  $\frac{1}{2}$  PER CENT. PER ANNUM.

AGE OF FEMALE—FOUR YEARS, Continued.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
64	7.669	72	5.674	80	3.719	89	2.020
		73	5.463	81	3.548		
65	7.380	74	5.271	82	3.419	90	1.839
66	7.074			83	3.245	91	1.782
67	6.806	75	5.014	84	2.940	92	1.968
68	6.520	76	4.730	85	2.639	93	1.412
69	6.288	77	4.470	86	2.511	94	.782
70	6.101	78	4.213	87	2.437		
71	5.913	79	3.943	88	2.279	95	.476

AGE OF FEMALE—FIVE YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
5	16.572	28	14.837	50	11.240	73	5.481
6	16.502	29	14.769	51	10.998	74	5.288
7	16.448	30	14.670	52	10.758	75	5.031
8	16.381	31	14.571	53	10.539	76	4.745
9	16.292	32	14.486	54	10.318	77	4.484
10	16.230	33	14.376	55	10.071	78	4.226
11	16.148	34	14.253	56	9.812	79	3.956
12	16.018	35	14.091	57	9.559		
13	15.884	36	13.924	58	9.285	80	3.730
14	15.758	37	13.782	59	9.001	81	3.558
15	15.645	38	13.652	60	8.722	83	3.254
16	15.479	39	13.509	61	8.466	84	2.948
17	15.341			62	8.214		
18	15.261	40	13.378	63	7.937	85	2.646
19	15.194	41	13.240	64	7.694	86	2.518
20	15.121	42	13.067			87	2.443
21	15.078	43	12.893	65	7.404	88	2.285
22	15.057	44	12.707	66	7.097	89	2.025
23	15.042			67	6.828	90	1.843
24	15.038	45	12.512	68	6.542	91	1.785
25	14.997	46	12.277	69	6.309	92	1.970
26	14.931			70	6.122	93	1.414
27	14.888	49	11.483	71	5.933	94	.782
				72	5.693	95	.476

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF FEMALE—SIX YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
6	16.513	29	14.786	51	11.018	74	5.301
7	16.456			52	10.780		
8	16.389	30	14.688	53	10.560	75	5.043
9	16.302	31	14.590	54	10.339	76	4.757
		32	14.504			77	4.496
10	16.241	33	14.397	55	10.092	78	4.237
11	16.159	34	14.273	56	9.833	79	3.965
12	16.030			57	9.579		
13	15.895	35	14.110	58	9.305	80	3.740
14	15.772	36	13.945	59	9.021	81	3.567
		37	13.802			82	3.437
15	15.655	38	13.670	60	8.742	83	3.261
16	15.493	39	13.529	61	8.485	84	2.955
17	15.354			62	8.233		
18	15.274	40	13.400	63	7.956	85	2.652
19	15.208	41	13.261	64	7.712	86	2.523
		42	13.089			87	2.448
20	15.135	43	12.914	65	7.422	88	2.289
21	15.091	44	12.730	66	7.114	89	2.029
22	15.074			67	6.845		
23	15.058	45	12.533	68	6.558	90	1.847
24	15.053	46	12.299	69	6.325	91	1.788
		47	12.042			92	1.973
25	15.014	48	11.772	70	6.137	93	1.414
26	14.948	49	11.505	71	5.948	94	.782
27	14.905			72	5.707		
28	14.856	50	11.262	73	5.495	95	.476

AGE OF FEMALE—SEVEN YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
7	16.482	13	15.922	19	15.236	25	15.043
8	16.412	14	15.798			26	14.980
9	16.325			20	15.163	27	14.936
		15	15.683	21	15.119	28	14.887
10	16.266	16	15.517	22	15.101	29	14.819
11	16.185	17	15.382	23	15.089		
12	16.056	18	15.301	24	15.083	30	14.719

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST **4** PER CENT. PER ANNUM.

AGE OF FEMALE—SEVEN YEARS, <i>Continued.</i>							
Age of Male.	Value.	Age of Male.	Value.	Age of Male	Value.	Age of Male.	Value.
31	14.622	48	11.807	65	7.449	82	3.452
32	14.537	49	11.537	66	7.140	83	3.275
33	14.429			67	6.870	84	2.967
34	14.307	50	11.296	68	6.582		
		51	11.052	69	6.348		
35	14.144	52	10.811			85	2.663
36	13.978	53	10.593	70	6.160	86	2.534
37	13.836	54	10.371	71	5.971	87	2.458
38	13.704			72	5.730	88	2.299
39	13.561	55	10.124	73	5.517	89	2.037
		56	9.865	74	5.322		
40	13.433	57	9.610				
41	13.297	58	9.336	75	5.064	90	1.854
42	13.123	59	9.051	76	4.777	91	1.796
43	12.949			77	4.514	92	1.980
44	12.764	60	8.771	78	4.254	93	1.419
		61	8.514	79	3.982	94	.785
45	12.568	62	8.261				
46	12.332	63	7.984	80	3.755		
47	12.076	64	7.740	81	3.582	95	.477

## AGE OF FEMALE—EIGHT YEARS.

Age of Male.	Value.						
8	16.396	20	15.153	32	14.532	44	12.766
9	16.306	21	15.109	33	14.426		
		22	15.091	34	14.303	45	12.570
10	16.247	23	15.078			46	12.336
11	16.168	24	15.076	35	14.142	47	12.078
12	16.041			36	13.976		
13	15.907	25	15.035	37	13.835	48	11.812
14	15.784	26	14.971	38	13.703	49	11.543
		27	14.931	39	13.561		
15	15.669	28	14.880			50	11.299
16	15.506	29	14.813	40	13.431	51	11.058
17	15.367			41	13.296	52	10.818
18	15.290	30	14.715	42	13.126	53	10.598
19	15.224	31	14.616	43	12.951	54	10.378

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST. 4 PER CENT. PER ANNUM.

AGE OF FEMALE—EIGHT YEARS, <i>Continued.</i>							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
55	10.130	65	7.458	75	5.073	85	2.669
56	9.872	66	7.149	76	4.786	86	2.540
57	9.618	67	6.879	77	4.523	87	2.464
58	9.343	68	6.591	78	4.263	88	2.304
59	9.059	69	6.358	79	3.990	89	2.042
60	8.780	70	6.170	80	3.763	90	1.859
61	8.523	71	5.980	81	3.590	91	1.801
62	8.270	72	5.739	82	3.459	92	1.986
63	7.993	73	5.526	83	3.283	93	1.423
64	7.749	74	5.332	84	2.974	94	.786
						95	.478
AGE OF FEMALE—NINE YEARS,							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
9	16.258	31	14.584	53	10.584	75	5.073
10	16.196	32	14.498	54	10.364	76	4.786
11	16.118	33	14.394	55	10.118	77	4.524
12	15.993	34	14.273	56	9.860	78	4.264
13	15.861	35	14.111	57	9.607	79	3.991
14	15.739	36	13.948	58	9.333	80	3.764
15	15.625	37	13.806	59	9.049	81	3.591
16	15.461	38	13.676	60	8.771	82	3.461
17	15.326	39	13.533	61	8.515	83	3.284
18	15.246	40	13.406	62	8.263	84	2.976
19	15.184	41	13.269	63	7.987	85	2.671
20	15.112	42	13.100	64	7.743	86	2.542
21	15.070	43	12.929	65	7.453	87	2.466
22	15.052	44	12.744	66	7.145	88	2.306
23	15.039	45	12.549	67	6.875	89	2.044
24	15.036	46	12.315	68	6.588		
25	15.000	47	12.060	69	6.355	90	1.861
26	14.934	48	11.791	70	6.167	91	1.803
27	14.893	49	11.526	71	5.978	92	1.988
28	14.847	50	11.284	72	5.738	93	1.425
29	14.777	51	11.040	73	5.525	94	.787
30	14.681	52	10.804	74	5.331	95	.479

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF FEMALE—TEN YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
10	16.126	32	14.446	54	10.336	75	5.065
11	16.045	33	14.340			76	4.779
12	15.921	34	14.222	55	10.091	77	4.517
13	15.791			56	9.834	78	4.258
14	15.671	35	14.062	57	9.582	79	3.986
		36	13.898	58	9.310		
15	15.558	37	13.759	59	9.027	80	3.760
16	15.397	38	13.629			81	3.588
17	15.260	39	13.488	60	8.750	82	3.458
18	15.184			61	8.495	83	3.282
19	15.119	40	13.360	62	8.244	84	2.973
		41	13.226	63	7.969		
20	15.051	42	13.056	64	7.726	85	2.669
21	15.008	43	12.886			86	2.540
22	14.992	44	12.705			87	2.465
23	14.979			65	7.437	88	2.305
24	14.976	45	12.510	66	7.130	89	2.044
		46	12.277	67	6.861		
25	14.939	47	12.022	68	6.575	90	1.861
26	14.878	48	11.757	69	6.343	91	1.803
27	14.836	49	11.490			92	1.989
28	14.788			70	6.156	93	1.425
29	14.724	50	11.251	71	5.968	94	.788
		51	11.010	72	5.728		
30	14.625	52	10.771	73	5.516	95	
31	14.531	53	10.556	74	5.323		.479

AGE OF FEMALE—ELEVEN YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
11	15.963	19	15.046	26	14.807	34	14.158
12	15.837			27	14.769		
13	15.708	20	14.975	28	14.721	35	14.001
14	15.590	21	14.936	29	14.654	36	13.839
		22	14.919			37	13.700
15	15.479	23	14.908	30	14.561	38	13.572
16	15.319	24	14.905	31	14.464	39	13.432
17	15.185			32	14.383		
18	15.107	25	14.868	33	14.278	40	13.305

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF FEMALE—ELEVEN YEARS, <i>Continued.</i>							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
41	13.171	55	10.056	70	6.139	85	2.665
42	13.004	56	9.800	71	5.951	86	2.536
43	12.833	57	9.549	72	5.713	87	2.461
44	12.653	58	9.278	73	5.502	88	2.302
		59	8.997	74	5.310	89	2.041
45	12.462	60	8.721	75	5.053	90	1.858
46	12.230	61	8.467	76	4.768	91	1.801
47	11.976	62	8.218	77	4.507	92	1.987
48	11.711	63	7.944	78	4.249	93	1.424
49	11.448	64	7.703	79	3.978	94	.787
50	11.208	65	7.415	80	3.752	95	.479
51	10.969	66	7.109	81	3.580		
52	10.733	67	6.841	82	3.451		
53	10.516	68	6.556	83	3.276		
54	10.300	69	6.325	84	2.968		

AGE OF FEMALE—TWELVE YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
12	15.752	27	14.696	42	12.947	57	9.514
13	15.622	28	14.651	43	12.779	58	9.244
14	15.505	29	14.585	44	12.599	59	8.964
15	15.396	30	14.489	45	12.409	60	8.690
16	15.237	31	14.398	46	12.180	61	8.438
17	15.105	32	14.314	47	11.928	62	8.189
18	15.029	33	14.213	48	11.664	63	7.916
19	14.966	34	14.094	49	11.401	64	7.676
20	14.899	35	13.936	50	11.164	65	7.390
21	14.858	36	13.776	51	10.925	66	7.085
22	14.844	37	13.639	52	10.691	67	6.819
23	14.833	38	13.511	53	10.476	68	6.535
24	14.831	39	13.373	54	10.259	69	6.304
25	14.794	40	13.247	55	10.018	70	6.119
26	14.733	41	13.114	56	9.764	71	5.933

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST  $\frac{1}{4}$  PER CENT. PER ANNUM.

AGE OF FEMALE—TWELVE YEARS, <i>Continued.</i>							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
72	5.695	79	3.967	86	2.531	93	1.423
73	5.485	80	3.743	87	2.456	94	.787
74	5.294	81	3.571	88	2.298		
		82	3.443	89	2.037	95	.479
75	5.038	83	3.268				
76	4.754	84	2.961	90	1.855		
77	4.495			91	1.798		
78	4.237	85	2.659	92	1.984		

## AGE OF FEMALE—THIRTEEN YEARS.

Age of Male.	Value.						
13	15.541	35	13.875	57	9.480	79	3.956
14	15.423	36	13.715	58	9.211		
		37	13.579	59	8.933	80	3.732
15	15.314	38	13.454			81	3.562
16	15.159	39	13.316	60	8.660	82	3.434
17	15.027			61	8.408	83	3.260
18	14.952	40	13.192	62	8.161	84	2.954
19	14.891	41	13.059	63	7.889		
		42	12.893	64	7.651	85	2.652
20	14.823	43	12.726			86	2.524
21	14.785	44	12.548	65	7.365	87	2.450
22	14.769			66	7.062	88	2.292
23	14.760	45	12.358	67	6.797	89	2.032
24	14.759	46	12.131	68	6.514		
		47	11.881	69	6.285	90	1.851
25	14.723	48	11.619			91	1.794
26	14.663	49	11.357	70	6.100	92	1.980
27	14.625			71	5.915	93	1.420
28	14.581	50	11.120	72	5.678	94	.786
29	14.519	51	10.884	73	5.469		
		52	10.650	74	5.278	95	.478
30	14.424	53	10.437				
31	14.330	54	10.222	75	5.023		
32	14.251			76	4.741		
33	14.147	55	9.980	77	4.482		
34	14.032	56	9.728	78	4.225		

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST  $\frac{1}{4}$  PER CENT. PER ANNUM.

AGE OF FEMALE—FOURTEEN YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
14	15.355	35	13.826	56	9.700	77	4.472
		36	13.667	57	9.453	78	4.216
15	15.246	37	13.531	58	9.186	79	3.948
16	15.090	38	13.406	59	8.908		
17	14.962	39	13.271			80	3.724
18	14.888			60	8.636	81	3.554
19	14.827	40	13.147	61	8.386	82	3.427
		41	13.016	62	8.139	83	3.253
20	14.760	42	12.850	63	7.869	84	2.948
21	14.722	43	12.684	64	7.631		
22	14.709	44	12.507			85	2.647
23	14.698			65	7.346	86	2.520
24	14.699	45	12.319	66	7.044	87	2.445
		46	12.091	67	6.780	88	2.288
25	14.665	47	11.844	68	6.498	89	2.029
26	14.605	48	11.584	69	6.269		
27	14.568	49	11.323			90	1.848
28	14.523			70	6.086	91	1.791
29	14.461	50	11.087	71	5.900	92	1.977
		51	10.850	72	5.664	93	1.418
30	14.371	52	10.619	73	5.456	94	.785
31	14.278	53	10.405	74	5.266		
32	14.196	54	10.192			95	.478
33	14.097			75	5.012		
34	13.979	55	9.952	76	4.730		

## AGE OF FEMALE—FIFTEEN YEARS.

Age of Male.	Value.						
15	15.191	24	14.650	32	14.157	41	12.983
16	15.035			33	14.055	42	12.819
17	14.906	25	14.617	34	13.942	43	12.652
18	14.835	26	14.559	35	13.786	44	12.476
19	14.776	27	14.522	36	13.630		
		28	14.479	37	13.495	45	12.289
20	14.709	29	14.416	38	13.370	46	12.063
21	14.671			39	13.235	47	11.815
22	14.658	30	14.325			48	11.557
23	14.651	31	14.237	40	13.114	49	11.298

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST  $\frac{1}{4}$  PER CENT. PER ANNUM.

AGE OF FEMALE—FIFTEEN YEARS, Continued.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
50	11.063	62	8.124	74	5.258	86	2.517
51	10.827	63	7.855	75	5.005	87	2.442
52	10.595	64	7.617	76	4.723	88	2.285
53	10.384			77	4.465	89	2.026
54	10.170	65	7.333	78	4.210	90	1.845
		66	7.032	79	3.942	91	1.789
55	9.931	67	6.768	80	3.719	92	1.975
56	9.681	68	6.487	81	3.549	93	1.417
57	9.434	69	6.259	82	3.422	94	.784
58	9.168	70	6.076	83	3.249		
59	8.891			84	2.944	95	.477
60	8.620	72	5.655				
61	8.370	73	5.448	85	2.644		

## AGE OF FEMALE—SIXTEEN YEARS.

Age of Male.	Value.						
16	14.989	36	13.599	56	9.666	76	4.719
17	14.860	37	13.466	57	9.421	77	4.461
18	14.788	38	13.342	58	9.155	78	4.207
19	14.731	39	13.207	59	8.879	79	3.939
20	14.667	40	13.085	60	8.608	80	3.716
21	14.628	41	12.958	61	8.359	81	3.546
22	14.616	42	12.794	62	8.114	82	3.419
23	14.608	43	12.629	63	7.845	83	3.246
24	14.611	44	12.452	64	7.608	84	2.942
25	14.577	45	12.266	65	7.325	85	2.641
26	14.520	46	12.041	66	7.023	86	2.515
27	14.485	47	11.794	67	6.761	87	2.441
28	14.442	48	11.536	68	6.480	88	2.284
29	14.381	49	11.279	69	6.252	89	2.025
30	14.289	50	11.045	70	6.069	90	1.844
31	14.200	51	10.810	71	5.885	91	1.787
32	14.124	52	10.579	72	5.649	92	1.974
33	14.024	53	10.367	73	5.442	93	1.416
34	13.908	54	10.155	74	5.253	94	.784
35	13.757	55	9.916	75	5.000	95	.477

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF FEMALE—SEVENTEEN YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
17	14.817	37	13.439	57	9.409	77	4.458
18	14.744	38	13.317	58	9.144	78	4.204
19	14.687	39	13.182	59	8.868	79	3.936
20	14.624	40	13.061	60	8.598	80	3.714
21	14.589	41	12.932	61	8.350	81	3.544
22	14.575	42	12.772	62	8.105	82	3.417
23	14.569	43	12.607	63	7.836	83	3.244
24	14.570	44	12.432	64	7.600	84	2.940
25	14.540	45	12.245	65	7.317	85	2.640
26	14.483	46	12.021	66	7.017	86	2.513
27	14.449	47	11.776	67	6.754	87	2.439
28	14.407	48	11.518	68	6.474	88	2.282
29	14.346	49	11.261	69	6.246	89	2.024
30	14.257	50	11.029	70	6.064	90	1.843
31	14.167	51	10.795	71	5.880	91	1.786
32	14.090	52	10.564	72	5.645	92	1.973
33	13.994	53	10.354	73	5.438	93	1.416
34	13.880	54	10.141	74	5.249	94	.783
35	13.726	55	9.903	75	4.996	95	.477
36	13.573	56	9.654	76	4.715		

AGE OF FEMALE—EIGHTEEN YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
18	14.702	28	14.372	38	13.291	48	11.501
19	14.644	29	14.312	39	13.159	49	11.244
20	14.581	30	14.223	40	13.037	50	11.013
21	14.547	31	14.136	41	12.909	51	10.780
22	14.537	32	14.058	42	12.748	52	10.551
23	14.528	33	13.961	43	12.587	53	10.340
24	14.532	34	13.851	44	12.412	54	10.129
25	14.500	35	13.700	45	12.226	55	9.891
26	14.446	36	13.543	46	12.002	56	9.642
27	14.412	37	13.414	47	11.757	57	9.398

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF FEMALE—EIGHTEEN YEARS, <i>Continued.</i>							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
58	9.133	67	6.748	77	4.455	87	2.438
59	8.858	68	6.468	78	4.201	88	2.281
		69	6.241	79	3.934	89	2.023
60	8.589	70	6.059	80	3.711	90	1.842
61	8.341	71	5.875	81	3.542	91	1.785
62	8.097	72	5.641	82	3.415	92	1.972
63	7.828	73	5.433	83	3.242	93	1.415
64	7.592	74	5.245	84	2.939	94	.783
65	7.310	75	4.992	85	2.638		
66	7.011	76	4.712	86	2.512	95	.477

AGE OF FEMALE—NINETEEN YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
19	14.609	39	13.140	59	8.853	79	3.934
20	14.545	40	13.021	60	8.584	80	3.711
21	14.511	41	12.893	61	8.337	81	3.542
22	14.502	42	12.732	62	8.093	82	3.415
23	14.497	43	12.570	63	7.825	83	3.242
24	14.499	44	12.399	64	7.589	84	2.939
25	14.470	45	12.213	65	7.308	85	2.639
26	14.414	46	11.990	66	7.008	86	2.512
27	14.383	47	11.745	67	6.746	87	2.438
28	14.343	48	11.489	68	6.466	88	2.281
29	14.285	49	11.234	69	6.239	89	2.023
30	14.197	50	11.002	70	6.058	90	1.842
31	14.109	51	10.771	71	5.874	91	1.786
32	14.035	52	10.542	72	5.640	92	1.972
33	13.937	53	10.333	73	5.433	93	1.415
34	13.826	54	10.121	74	5.244	94	.783
35	13.678	55	9.885	75	4.992	95	.477
36	13.525	56	9.636	76	4.712		
37	13.392	57	9.392	77	4.455		
38	13.273	58	9.128	78	4.201		

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF FEMALE—TWENTY YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
20	14.510	40	13.003	60	8.580	80	3.712
21	14.475	41	12.877	61	8.333	81	3.543
22	14.466	42	12.717	62	8.090	82	3.416
23	14.462	43	12.555	63	7.822	83	3.243
24	14.467	44	12.383	64	7.587	84	2.940
25	14.437	45	12.201	65	7.305	85	2.639
26	14.384	46	11.978	66	7.006	86	2.513
27	14.361	47	11.734	67	6.744	87	2.439
28	14.314	48	11.478	68	6.465	88	2.282
29	14.256	49	11.223	69	6.239	89	2.024
30	14.170	50	10.993	70	6.057	90	1.843
31	14.084	51	10.761	71	5.873	91	1.787
32	14.009	52	10.534	72	5.639	92	1.973
33	13.915	53	10.325	73	5.433	93	1.415
34	13.803	54	10.115	74	5.244	94	.783
35	13.654	55	9.878	75	4.992	95	
36	13.503	56	9.631	76	4.712		
37	13.374	57	9.387	77	4.455		
38	13.252	58	9.123	78	4.201		
39	13.123	59	8.849	79	3.934		

AGE OF FEMALE—TWENTY-ONE YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
21	14.431	31	14.048	41	12.852	51	10.746
22	14.421	32	13.975	42	12.694	52	10.518
23	14.417	33	13.880	43	12.533	53	10.311
24	14.423	34	13.772	44	12.361	54	10.102
25	14.395	35	13.623	45	12.178	55	9.866
26	14.342	36	13.471	46	11.959	56	9.618
27	14.312	37	13.344	47	11.715	57	9.376
28	14.273	38	13.226	48	11.461	58	9.113
29	14.218	39	13.094	49	11.206	59	8.839
30	14.132	40	12.978	50	10.976	60	8.571

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST  $\frac{1}{4}$  PER CENT. PER ANNUM.

AGE OF FEMALE—TWENTY-ONE YEARS, <i>Continued.</i>							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
61	8.325	70	6.052	79	3.933	88	2.282
62	8.082	71	5.869	80	3.711	89	2.023
63	7.815	72	5.635	81	3.541	90	1.843
64	7.580	73	5.429	82	3.415	91	1.787
		74	5.241	83	3.242	92	1.973
65	7.299			84	2.939	93	1.416
66	7.000	75	4.989			94	.783
67	6.739	76	4.709	85	2.639		
68	6.460	77	4.453	86	2.512		
69	6.234	78	4.199	87	2.439	95	.477

AGE OF FEMALE—TWENTY-TWO YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
22	14.372	42	12.666	62	8.072	82	3.413
23	14.368	43	12.507	63	7.805	83	3.241
24	14.373	44	12.336	64	7.571	84	2.937
25	14.347	45	12.154	65	7.290	85	2.638
26	14.296	46	11.933	66	6.992	86	2.511
27	14.266	47	11.694	67	6.731	87	2.438
28	14.230	48	11.439	68	6.453	88	2.281
29	14.174	49	11.186	69	6.227	89	2.023
30	14.091	50	10.957	70	6.046	90	1.842
31	14.007	51	10.727	71	5.864	91	1.786
32	13.935	52	10.501	72	5.630	92	1.973
33	13.843	53	10.293	73	5.424	93	1.415
34	13.734	54	10.085	74	5.236	94	.783
35	13.589	55	9.851	75	4.985	95	.477
36	13.437	56	9.604	76	4.706		
37	13.309	57	9.362	77	4.450		
38	13.193	58	9.100	78	4.196		
39	13.065	59	8.827	79	3.930		
40	12.946	60	8.560	80	3.708		
41	12.824	61	8.314	81	3.539		

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST **4** PER CENT. PER ANNUM.

AGE OF FEMALE—TWENTY-THREE YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
23	14.318	41	12.793	60	8.548	79	3.927
24	14.324	42	12.638	61	8.303		
		43	12.479	62	8.061	80	3.706
25	14.297	44	12.311	63	7.796	81	3.537
26	14.248			64	7.562	82	3.411
27	14.220	45	12.130			83	3.239
28	14.184	46	11.910	65	7.282	84	2.936
29	14.131	47	11.669	66	6.984		
		48	11.419	67	6.724	85	2.636
30	14.047	49	11.165	68	6.446	86	2.510
31	13.966			69	6.221	87	2.437
32	13.895	50	10.938			88	2.280
33	13.803	51	10.709	70	6.040	89	2.022
34	13.697	52	10.483	71	5.858		
		53	10.277	72	5.625	90	1.842
35	13.551	54	10.068	73	5.420	91	1.786
36	13.404			74	5.232	92	1.972
37	13.275	55	9.835			93	1.416
38	13.159	56	9.590	75	4.981	94	.783
39	13.033	57	9.348	76	4.702		
		58	9.087	77	4.447	95	.477
40	12.918	59	8.815	78	4.193		

AGE OF FEMALE—TWENTY-FOUR YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
24	14.266	35	13.508	46	11.881	57	9.330
		36	13.360	47	11.641	58	9.069
25	14.240	37	13.236	48	11.390	59	8.798
26	14.191	38	13.119	49	11.140		
27	14.164	39	12.992			60	8.532
28	14.131			50	10.912	61	8.288
29	14.078	40	12.880	51	10.685	62	8.047
		41	12.759	52	10.460	63	7.782
30	13.997	42	12.602	53	10.254	64	7.549
31	13.915	43	12.446	54	10.048		
32	13.847	44	12.277			65	7.270
33	13.756			55	9.814	66	6.973
34	13.651	45	12.099	56	9.570	67	6.713

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

## AGE OF FEMALE—TWENTY-FOUR YEARS, Continued.

Age of Male.	Value.						
68	6.436	75	4.974	82	3.407	89	2.020
69	6.211	76	4.696	83	3.235	90	1.840
		77	4.441	84	2.933	91	1.784
70	6.031	78	4.188			92	1.971
71	5.849	79	3.922	85	2.634	93	1.415
72	5.617			86	2.507	94	.783
73	5.412	80	3.701	87	2.434		
74	5.225	81	3.533	88	2.278	95	.477

## AGE OF FEMALE—TWENTY-FIVE YEARS.

Age of Male.	Value.						
25	14.182	45	12.066	65	7.258	85	2.630
26	14.133	46	11.851	66	6.962	86	2.505
27	14.107	47	11.613	67	6.702	87	2.431
28	14.075	48	11.363	68	6.426	88	2.276
29	14.024	49	11.113	69	6.202	89	2.018
30	13.944	50	10.888	70	6.022	90	1.838
31	13.865	51	10.660	71	5.840	91	1.782
32	13.796	52	10.437	72	5.608	92	1.969
33	13.709	53	10.232	73	5.404	93	1.413
34	13.604	54	10.026	74	5.218	94	.782
35	13.463	55	9.795	75	4.968	95	.476
36	13.317	56	9.550	76	4.690		
37	13.193	57	9.311	77	4.435		
38	13.080	58	9.052	78	4.183		
39	12.953	59	8.782	79	3.917		
40	12.840	60	8.517	80	3.697		
41	12.721	61	8.273	81	3.529		
42	12.568	62	8.033	82	3.403		
43	12.411	63	7.769	83	3.232		
44	12.245	64	7.536	84	2.930		

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF FEMALE—TWENTY-SIX YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
26	14.084	44	12.219	61	8.263	79	3.915
27	14.058			62	8.024		
28	14.027	45	12.043	63	7.760	80	3.695
29	13.978	46	11.827	64	7.529	81	3.527
		47	11.591			82	3.401
30	13.899	48	11.343	65	7.251	83	3.230
31	13.821	49	11.094	66	6.955	84	2.928
32	13.755			67	6.696		
33	13.667	50	10.869	68	6.420	85	2.629
34	13.566	51	10.644	69	6.196	86	2.503
		52	10.420			87	2.430
35	13.425	53	10.217	70	6.017	88	2.275
36	13.281	54	10.011	71	5.836	89	2.017
37	13.159			72	5.604		
38	13.046	55	9.780	73	5.400	90	1.838
39	12.923	56	9.538	74	5.214	91	1.782
		57	9.298			92	1.968
40	12.810	58	9.040	75	4.964	93	1.413
41	12.690	59	8.771	76	4.686	94	.782
42	12.539			77	4.432		
43	12.385	60	8.507	78	4.180	95	.476

AGE OF FEMALE—TWENTY-SEVEN YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
27	14.013	38	13.016	49	11.078	60	8.499
28	13.981	39	12.893			61	8.257
29	13.933			50	10.854	62	8.018
		40	12.784	51	10.629	63	7.754
30	13.857	41	12.665	52	10.408	64	7.523
31	13.780	42	12.513	53	10.204		
32	13.715	43	12.361	54	10.000	65	7.246
33	13.630	44	12.197			66	6.951
34	13.528			55	9.769	67	6.693
		45	12.021	56	9.527		
35	13.391	46	11.808	57	9.290	68	6.417
36	13.248	47	11.572	58	9.031	69	6.193
37	13.127	48	11.325	59	8.763	70	6.014

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF FEMALE—TWENTY-SEVEN YEARS, <i>Continued.</i>							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
71	5.833	78	4.179	85	2.629	92	1.969
72	5.602	79	3.914	86	2.504	93	1.413
73	5.398			87	2.430	94	.782
74	5.212	80	3.694	88	2.275		
		81	3.526	89	2.017	95	.476
75	4.963	82	3.401				
76	4.685	83	3.230	90	1.838		
77	4.431	84	2.928	91	1.782		

AGE OF FEMALE—TWENTY-EIGHT YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
28	13.929	46	11.782	65	7.238	85	2.628
29	13.881	47	11.548	66	6.944	86	2.502
		48	11.302	67	6.686	87	2.430
		49	11.056	68	6.411	88	2.274
30	13.805			69	6.187	89	2.016
31	13.732						
32	13.668	50	10.834				
33	13.584	51	10.610	70	6.008	90	1.837
34	13.486	52	10.389	71	5.828	91	1.782
		53	10.188	72	5.597	92	1.969
		54	9.983	73	5.394	93	1.413
35	13.347			74	5.208	94	.782
36	13.208						
37	13.089	55	9.754				
38	12.978	56	9.513	75	4.959	95	.476
39	12.858	57	9.276	76	4.682		
		58	9.019	77	4.428		
		59	8.751	78	4.176		
40	12.749			79	3.912		
41	12.633						
42	12.483	60	8.488	80	3.692		
43	12.330	61	8.246	81	3.524		
44	12.169	62	8.008	82	3.399		
		63	7.746	83	3.228		
45	11.994	64	7.515	84	2.926		

## GOVERNMENT ANNUITY TABLES.

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF FEMALE—TWENTY-NINE YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
29	13.824	46	11.752	64	7.505	81	3.521
		47	11.520			82	3.396
30	13.749	48	11.276	65	7.228	83	3.225
31	13.676	49	11.030	66	6.934	84	2.924
32	13.615			67	6.677		
33	13.532	50	10.810	68	6.403	85	2.626
34	13.436	51	10.588	69	6.180	86	2.501
		52	10.368			87	2.428
35	13.301	53	10.167	70	6.002	88	2.272
36	13.160	54	9.965	71	5.821	89	2.015
37	13.045			72	5.591		
38	12.937	55	9.736	73	5.388	90	1.836
39	12.817	56	9.496	74	5.203	91	1.780
		57	9.260			92	1.967
40	12.710	58	9.004	75	4.954	93	1.413
41	12.595	59	8.737	76	4.677	94	.782
42	12.447			77	4.424		
43	12.297	60	8.474	78	4.172	95	.477
44	12.134	61	8.234	79	3.908		
45	11.964	62	7.996				
		63	7.735	80	3.688		

AGE OF FEMALE—THIRTY YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value,	Age of Male.	Value.
30	13.681	41	12.546	52	10.338	63	7.717
31	13.608	42	12.400	53	10.138	64	7.488
32	13.548	43	12.251	54	9.937		
33	13.469	44	12.092			65	7.213
34	13.373			55	9.710	66	6.919
		45	11.920	56	9.471	67	6.663
35	13.241	46	11.713	57	9.236	68	6.389
36	13.104	47	11.482	58	8.981	69	6.167
37	12.987	48	11.240	59	8.715		
38	12.883	49	10.997	60	8.454	70	5.990
39	12.766	50	10.776	61	8.214	71	5.810
40	12.659	51	10.556	62	7.977	72	5.580
						73	5.377

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF FEMALE—THIRTY YEARS, Continued.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
74	5·192	79	3·901	85	2·621	91	1·777
		80	3·682	86	2·496	92	1·963
75	4·945	81	3·515	87	2·423	93	1·410
76	4·668	82	3·390	88	2·269	94	.781
77	4·415	83	3·219	89	2·012		
78	4·165	84	2·919	90	1·832	95	.476
AGE OF FEMALE—THIRTY-ONE YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
31	13·553	48	11·213	65	7·204	82	3·387
32	13·493	49	10·972	66	6·912	83	3·217
33	13·415			67	6·656	84	2·916
34	13·323	50	10·754	68	6·382		
		51	10·533	69	6·161	85	2·619
35	13·191	52	10·317			86	2·494
36	13·057	53	10·119	70	5·983	87	2·421
37	12·943	54	9·919	71	5·804	88	2·266
38	12·838			72	5·575	89	2·010
39	12·724	55	9·693	73	5·372		
		56	9·455	74	5·188	90	1·831
40	12·621	57	9·221			91	1·775
41	12·508	58	8·967	75	4·940	92	1·961
42	12·364	59	8·702	76	4·664	93	1·408
43	12·217			77	4·412	94	.780
44	12·059	60	8·442	78	4·161		
		61	8·203	79	3·898		
45	11·890	62	7·967			95	.475
46	11·682	63	7·707	80	3·679		
47	11·455	64	7·478	81	3·512		
AGE OF FEMALE—THIRTY-TWO YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
32	13·461	35	13·164	38	12·816	41	12·492
33	13·383	36	13·030	39	12·702	42	12·348
34	13·292	37	12·919	40	12·602	43	12·203

## GOVERNMENT ANNUITY TABLES.

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF FEMALE—THIRTY-TWO YEARS, <i>Continued.</i>							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
44	12.047	57	9.223	70	5.989	84	2.921
		58	8.969	71	5.810		
45	11.879	59	8.705	72	5.581	85	2.623
46	11.673			73	5.378	86	2.497
47	11.445	60	8.445	74	5.194	87	2.425
48	11.207	61	8.207	75	4.946	88	2.270
49	10.966	62	7.971	76	4.670	89	2.013
		63	7.711	77	4.417	90	1.834
50	10.749	64	7.483	78	4.167	91	1.778
51	10.531			79	3.903	92	1.964
52	10.314					93	1.410
53	10.117	65	7.209	80	3.684	94	
54	9.918	66	6.917	81	3.517		.780
		67	6.661	82	3.392	95	.475
55	9.693	68	6.388	83	3.221		
56	9.456	69	6.166				

AGE OF FEMALE—THIRY-THREE YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
33	13.343	48	11.192	64	7.485	80	3.688
34	13.252	49	10.954		7.211	81	3.521
				65	6.919	82	3.396
35	13.125	50	10.738	66	6.664	83	3.225
36	12.996	51	10.521	67	6.391	84	2.924
37	12.885	52	10.307	68	6.169	85	2.626
38	12.785	53	10.110	69	5.992	86	2.301
39	12.673	54	9.912	70	5.814	87	2.428
40	12.572	55	9.688	71	5.584	88	2.273
41	12.467	56	9.452	72	5.382	89	2.016
42	12.325	57	9.220	73	5.198		
43	12.181	58	8.967	74	4.950	90	1.837
44	12.027	59	8.703		4.674	91	1.781
		60	8.444	76	4.421	92	1.968
45	11.861	61	8.206	77	4.171	93	1.412
46	11.656	62	7.972	78	3.907	94	.781
47	11.430	63	7.712	79		95	

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST  $\frac{1}{4}$  PER CENT. PER ANNUM.

AGE OF FEMALE—THIRTY-FOUR YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
34	13.193	50	10.712	66	6.912	82	3.396
		51	10.496	67	6.657	83	3.226
35	13.067	52	10.283	68	6.385	84	2.925
36	12.938	53	10.089	69	6.164		
37	12.833	54	9.892			85	2.627
38	12.733			70	5.988	86	2.502
39	12.624	55	9.669	71	5.810	87	2.429
		56	9.435	72	5.581	88	2.274
40	12.526	57	9.204	73	5.379	89	2.017
41	12.419	58	8.952	74	5.195		
42	12.283	59	8.690			90	1.838
43	12.141			75	4.948	91	1.782
44	11.988	60	8.432	76	4.673	92	1.970
		61	8.195	77	4.420	93	1.414
45	11.824	62	7.961	78	4.170	94	.783
46	11.623	63	7.703	79	3.906		
47	11.398	64	7.476			95	.476
48	11.162			80	3.687		
49	10.925	65	7.203	81	3.521		

## AGE OF FEMALE—THIRTY-FIVE YEARS.

Age of Male.	Value.						
35	12.984	48	11.111	60	8.404	73	5.366
36	12.857	49	10.876	61	8.169	74	5.183
37	12.752			62	7.936		
38	12.658	50	10.665	63	7.679	75	4.937
39	12.549	51	10.452	64	7.454	76	4.662
40	12.454	52	10.241	65	7.182	77	4.411
41	12.351	53	10.048	66	6.892	78	4.161
42	12.214	54	9.854	67	6.639	79	3.898
43	12.078			68	6.368		
44	11.927	55	9.632	69	6.148	80	3.680
		56	9.400			81	3.514
45	11.765	57	9.171	70	5.972	82	3.390
46	11.566	58	8.921	71	5.795	83	3.220
47	11.345	59	8.660	72	5.567	84	2.920

## GOVERNMENT ANNUITY TABLES.

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST  $\frac{1}{4}$  PER CENT. PER ANNUM.

AGE OF FEMALE—THIRTY-FIVE YEARS, <i>Continued.</i>							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
85	2.623	88	2.270	91	1.780	94	.782
86	2.497	89	2.014	92	1.967		
87	2.425	90	1.835	93	1.413	95	.476
AGE OF FEMALE—THIRTY-SIX YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
36	12.768	51	10.401	66	6.869	81	3.505
37	12.665	52	10.193	67	6.617	82	3.381
38	12.572	53	10.002	68	6.347	83	3.212
39	12.469	54	9.809	69	6.128	84	2.913
40	12.374	55	9.591	70	5.954	85	2.616
41	12.274	56	9.359	71	5.777	86	2.491
42	12.141	57	9.133	72	5.550	87	2.419
43	12.004	58	8.885	73	5.350	88	2.265
44	11.859	59	8.626	74	5.168	89	2.009
45	11.699	60	8.372	75	4.923	90	1.831
46	11.502	61	8.138	76	4.649	91	1.776
47	11.284	62	7.907	77	4.398	92	1.963
48	11.054	63	7.651	78	4.150	93	1.410
49	10.821	64	7.427	79	3.888	94	.781
50	10.611	65	7.157	80	3.670	95	.476
AGE OF FEMALE—THIRTY-SEVEN YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
37	12.585	42	12.073	47	11.229	52	10.151
38	12.493	43	11.940	48	11.002	53	9.963
39	12.392	44	11.795	49	10.773	54	9.771
40	12.303	45	11.640	50	10.565	55	9.554
41	12.203	46	11.446	51	10.356	56	9.326

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF FEMALE—THIRTY-SEVEN YEARS, <i>Continued.</i>							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
57	9.100	67	6.599	77	4.389	87	2.415
58	8.854	68	6.331	78	4.141	88	2.261
59	8.598	69	6.113	79	3.880	89	2.005
60	8.345	70	5.939	80	3.663	90	1.827
61	8.112	71	5.763	81	3.497	91	1.772
62	7.882	72	5.537	82	3.374	92	1.959
63	7.629	73	5.338	83	3.205	93	1.408
64	7.406	74	5.156	84	2.907	94	.779
65	7.137	75	4.912	85	2.611	95	.475
66	6.850	76	4.639	86	2.487		

AGE OF FEMALE—THIRTY-EIGHT YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
38	12.433	53	9.938	68	6.325	83	3.205
39	12.333	54	9.749	69	6.108	84	2.906
40	12.246	55	9.533	70	5.934	85	2.611
41	12.152	56	9.306	71	5.759	86	2.486
42	12.022	57	9.082	72	5.534	87	2.415
43	11.892	58	8.838	73	5.335	88	2.261
44	11.750	59	8.583	74	5.154	89	2.005
45	11.596	60	8.331	75	4.909	90	1.827
46	11.406	61	8.100	76	4.637	91	1.772
47	11.192	62	7.871	77	4.387	92	1.959
48	10.966	63	7.619	78	4.140	93	1.407
49	10.740	64	7.397	79	3.879	94	.779
50	10.535	65	7.129	80	3.662	95	.475
51	10.328	66	6.843	81	3.497		
52	10.123	67	6.593	82	3.373		

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF FEMALE—THIRTY-NINE YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
39	12.275	53	9.913	67	6.588	82	3.374
		54	9.727	68	6.321	83	3.206
40	12.189			69	6.104	84	2.907
41	12.097	55	9.514	70	5.932	85	2.612
42	11.973	56	9.288	71	5.757	86	2.487
43	11.843	57	9.066	72	5.532	87	2.416
44	11.705	58	8.823	73	5.334	88	2.262
		59	8.569	74	5.153	89	2.006
45	11.554	60	8.319	75	4.909		
46	11.365	61	8.089	76	4.637	90	1.828
47	11.155	62	7.862	77	4.388	91	1.773
48	10.932	63	7.611	78	4.140	92	1.960
		64	7.389	79	3.879	93	1.408
49	10.707					94	.780
50	10.505	65	7.123	80	3.662		
51	10.301					95	
52	10.098	66	6.837	81	3.497		
							.475

## AGE OF FEMALE—FORTY YEARS.

Age of Male.	Value.						
40	12.113	55	9.479	70	5.920	85	2.609
41	12.022	56	9.256	71	5.747	86	2.485
42	11.901	57	9.036	72	5.523	87	2.414
43	11.777	58	8.795	73	5.325	88	2.260
44	11.639	59	8.543	74	5.145	89	2.005
45	11.492	60	8.295	75	4.902	90	1.827
46	11.307	61	8.067	76	4.630	91	1.772
47	11.099	62	7.841	77	4.382	92	1.958
48	10.880	63	7.591	78	4.135	93	1.406
49	10.658	64	7.372	79	3.875	94	.779
50	10.458	65	7.106	80	3.658	95	
51	10.257	66	6.822	81	3.494		
52	10.057	67	6.574	82	3.371		
53	9.874	68	6.308	83	3.203		
54	9.689	69	6.092	84	2.904		

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF FEMALE—FORTY-ONE YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
41	11.963	55	9.457	69	6.090	82	3.374
42	11.843	56	9.237			83	3.206
43	11.722	57	9.019	70	5.919	84	2.907
44	11.590	58	8.780	71	5.746	85	2.612
		59	8.529	72	5.522	86	2.488
45	11.444			73	5.326	87	2.416
46	11.262	60	8.283	74	5.146	88	2.263
47	11.058	61	8.056			89	2.007
48	10.841	62	7.832	75	4.903		
49	10.623	63	7.583	76	4.632	90	1.829
		64	7.365	77	4.384	91	1.774
50	10.425			78	4.137	92	1.961
51	10.226	65	7.101	79	3.877	93	1.409
52	10.029	66	6.818			94	.780
53	9.849	67	6.570	80	3.661		
54	9.666	68	6.305	81	3.496	95	.475

AGE OF FEMALE—FORTY-TWO YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
42	11.765	55	9.419	68	6.292	82	3.372
43	11.646	56	9.201	69	6.079	83	3.204
44	11.517	57	8.986			84	2.906
		58	8.749	70	5.908	85	2.611
		59	8.501	71	5.736	86	2.487
45	11.376			72	5.514	87	2.416
46	11.197			73	5.317	88	2.262
47	10.996	60	8.257	74	5.139	89	2.008
48	10.783	61	8.032				
49	10.567	62	7.809	75	4.897		
		63	7.563	76	4.627	90	1.830
		64	7.346	77	4.379	91	1.775
50	10.374			78	4.133	92	1.963
51	10.177			79	3.874	93	1.410
52	9.983	65	7.083			94	.781
53	9.806	66	6.802	80	3.658		
54	9.626	67	6.556	81	3.494	95	.476

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF FEMALE—FORTY-THREE YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
43	11.549	56	9.149	70	5.887	84	2.900
44	11.422	57	8.937	71	5.717		2.606
		58	8.703	72	5.495	85	
45	11.285	59	8.458	73	5.301	86	2.483
46	11.111			74	5.123	87	2.412
47	10.914	60	8.216			88	2.258
48	10.704	61	7.994	75	4.883	89	2.004
49	10.493	62	7.774	76	4.614		
		63	7.529	77	4.367	90	1.827
50	10.302	64	7.315	78	4.122	91	1.773
51	10.110			79	3.864	92	1.961
52	9.919	65	7.054			93	1.409
53	9.745	66	6.775	80	3.649	94	.780
54	9.568	67	6.531	81	3.486		
		68	6.269	82	3.364	95	.475
55	9.365	69	6.057	83	3.197		

AGE OF FEMALE—FORTY-FOUR YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
44	11.327	56	9.097	70	5.867	84	2.895
		57	8.887	71	5.697		
		58	8.657	72	5.478		
45	11.192	59	8.415	73	5.284	85	2.601
46	11.022			74	5.108	86	2.478
47	10.830					87	2.408
48	10.625	60	8.176			88	2.255
49	10.417	61	7.956	75	4.868	89	2.001
		62	7.738	76	4.601		
		63	7.496	77	4.355		
50	10.231	64	7.283	78	4.112	90	1.824
51	10.041			79	3.854	91	1.770
52	9.854					92	1.959
53	9.683	65	7.025			93	1.408
54	9.509	66	6.748	80	3.640	94	.780
		67	6.506	81	3.478		
		68	6.245	82	3.357		
55	9.310	69	6.035	83	3.190	95	.475

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF FEMALE—FORTY-FIVE YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
45	11.086	58	8.600	71	5.672	84	2.885
46	10.919	59	8.361	72	5.453		
47	10.731			73	5.261	85	2.592
48	10.531	60	8.125	74	5.086	86	2.470
49	10.328	61	7.908	75	4.849	87	2.400
		62	7.693	76	4.583	88	2.248
50	10.145	63	7.454	77	4.339	89	1.995
51	9.960	64	7.243	78	4.096	90	1.818
52	9.776	65	6.988	79	3.840	91	1.765
53	9.609	66	6.713			92	1.953
54	9.438	67	6.473	80	3.627	93	1.405
		68	6.215	81	3.465	94	.778
55	9.242	69	6.006	82	3.345		
56	9.034						
57	8.827	70	5.840	83	3.180	95	.475

AGE OF FEMALE—FORTY-SIX YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
46	10.828	60	8.084	75	4.835	89	1.991
47	10.643	61	7.870	76	4.570		
48	10.447	62	7.657	77	4.327		
49	10.249	63	7.420	78	4.086	90	1.815
		64	7.212	79	3.831	91	1.761
						92	1.950
50	10.070					93	1.403
51	9.889	65	6.959	80	3.618	94	.778
52	9.709	66	6.686	81	3.457		
53	9.545	67	6.448	82	3.338		
54	9.378	68	6.192	83	3.173	95	.474
		69	5.985	84	2.879		
55	9.185	70	5.820				
56	8.979	71	5.653	85	2.587		
57	8.777	72	5.436	86	2.465		
58	8.552	73	5.246	87	2.395		
59	8.317	74	5.072	88	2.244		

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF FEMALE—FORTY SEVEN YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
47	10.551	60	8.039	73	5.229	85	2.581
48	10.358	61	7.828	74	5.056	86	2.460
49	10.164	62	7.618			87	2.390
		63	7.384			88	2.239
50	9.990	64	7.179	75	4.821	89	1.987
51	9.812			76	4.557		
52	9.636	65	6.928	77	4.315	90	1.811
53	9.476	66	6.658	78	4.075	91	1.757
54	9.313	67	6.422	79	3.821	92	1.945
		68	6.167			93	1.399
55	9.124	69	5.962	80	3.609	94	.776
56	8.922			81	3.449		
57	8.722	70	5.799	82	3.329	95	.474
58	8.502	71	5.634	83	2.165		
59	8.269	72	5.418	84	2.872		

AGE OF FEMALE—FORTY-EIGHT YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
48	10.280	61	7.795	75	4.813	90	1.811
49	10.089	62	7.588	76	4.550	91	1.757
		63	7.357	77	4.310	92	1.944
		64	7.154	78	4.070	93	1.398
50	9.919			79	3.816	94	.775
51	9.746						
52	9.573	65	6.905				
53	9.417	66	6.637	80	3.606	95	.473
54	9.257	67	6.404	81	3.445		
		68	6.151	82	3.327		
55	9.072	69	5.947	83	3.163		
56	8.873			84	2.870		
57	8.677	70	5.785	85	2.579		
58	8.460	71	5.621	86	2.458		
59	8.231	72	5.407	87	2.388		
		73	5.219	88	2.238		
60	8.004	74	5.047	89	1.986		

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST  $\frac{1}{4}$  PER CENT. PER ANNUM.

AGE OF FEMALE—FORTY-NINE YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
49	10.022	61	7.771	74	5.046	86	2.461
		62	7.566			87	2.391
50	9.855	63	7.337	75	4.812	88	2.240
51	9.686	64	7.137	76	4.550	89	1.989
52	9.518			77	4.310		
53	9.365	65	6.890	78	4.071	90	1.813
54	9.209	66	6.625	79	3.818	91	1.760
		67	6.392			92	1.948
55	9.027	68	6.142	80	3.607	93	1.400
56	8.833	69	5.939	81	3.448	94	.776
57	8.640			82	3.329		
58	8.426	70	5.779	83	3.166	95	.473
59	8.200	71	5.616	84	2.873		
		72	5.403				
60	7.976	73	5.216	85	2.582		

AGE OF FEMALE—FIFTY YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
50	9.778	62	7.535	74	5.039	85	2.584
51	9.612	63	7.309			86	2.463
52	9.449	64	7.111			87	2.394
53	9.300			75	4.808	88	2.243
54	9.148	65	6.867	76	4.547	89	1.991
		66	6.604	77	4.307		
55	8.970	67	6.375	78	4.069	90	1.816
56	8.780	68	6.126	79	3.817	91	1.763
57	8.591	69	5.926			92	1.952
58	8.381			80	3.607	93	1.403
59	8.159	70	5.767	81	3.448	94	.778
		71	5.606	82	3.330		
60	7.938	72	5.394	83	3.167		
61	7.736	73	5.209	84	2.875	95	.474

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF FEMALE—FIFTY-ONE YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
51	9.507	62	7.479	73	5.186	85	2.579
52	9.347	63	7.257	74	5.018	86	2.458
53	9.204	64	7.063	75	4.788	87	2.389
54	9.056	65	6.823	76	4.530	88	2.239
55	8.884	66	6.563	77	4.292	89	1.988
56	8.698	67	6.337	78	4.056	90	1.813
57	8.514	68	6.091	79	3.805	91	1.761
58	8.308	69	5.894	80	3.596	92	1.951
59	8.091	70	5.737	81	3.438	93	1.403
60	7.875	71	5.578	82	3.321	94	.778
61	7.676	72	5.369	84	2.868	95	.475

AGE OF FEMALE—FIFTY TWO YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
52	9.218	63	7.183	74	4.982	85	2.565
53	9.079	64	6.993			86	2.446
54	8.937	65	6.758	75	4.755	87	2.378
55	8.770	66	6.503	76	4.499	88	2.229
56	8.589	67	6.280	77	4.264	89	1.979
57	8.410	68	6.038	78	4.030		
58	8.210	69	5.844	79	3.781	90	1.805
59	7.998	70	5.690	80	3.575	91	1.753
60	7.787	71	5.534	81	3.418	92	1.943
61	7.594	72	5.328	82	3.303	93	1.398
62	7.401	73	5.147	83	3.142	94	.775

AGE OF FEMALE—FIFTY-THREE YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
53	8.970	57	8.321	61	7.524	65	6.705
54	8.833	58	8.126	62	7.335	66	6.454
55	8.670	59	7.919	63	7.122	67	6.235
56	8.495	60	7.713	64	6.936	68	5.996

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF FEMALE—FIFTY-THREE YEARS, <i>Continued.</i>							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
69	5·805	76	4·478	84	2·843	91	1·749
		77	4·245			92	1·938
70	5·654	78	4·012	85	2·557	93	1·396
71	5·500	79	3·766	86	2·438	94	.774
72	5·297			87	2·371		
73	5·119	80	3·560	88	2·223	95	.473
74	4·956	81	3·405	89	1·974		
		82	3·290				
75	4·731	83	3·131	90	1·800		

AGE OF FEMALE—FIFTY-FOUR YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
54	8·724	65	6·650	76	4·456	87	2·364
		66	6·403	77	4·225	88	2·217
55	8·567	67	6·187	78	3·995	89	1·969
56	8·397	68	5·953	79	3·750		
57	8·228	69	5·765			90	1·796
58	8·039			80	3·546	91	1·744
59	7·837	70	5·617	81	3·392	92	1·934
		71	5·465	82	3·278	93	1·393
60	7·636	72	5·265	83	3·120	94	.773
61	7·451	73	5·089	84	2·834		
62	7·267	74	4·929			95	.472
63	7·059			85	2·549		
64	6·876	75	4·707	86	2·431		

AGE OF FEMALE—FIFTY-FIVE YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
55	8·462	61	7·378	67	6·140	73	5·061
56	8·297	62	7·198	68	5·909	74	4·903
57	8·134	63	6·995	69	5·725		
58	7·950	64	6·817			75	4·683
59	7·753			70	5·579	76	4·435
		65	6·594	71	5·431	77	4·206
60	7·557	66	6·352	72	5·234	78	3·978

## GOVERNMENT ANNUITY TABLES.

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF FEMALE—FIFTY-FIVE YEARS, Continued.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
79	3.735	83	3.110	87	2.358	91	1.741
		84	2.826	88	2.211	92	1.930
80	3.533			89	1.964	93	1.391
81	3.380	85	2.542			94	.772
82	3.267	86	2.424	90	1.792	95	.471

AGE OF FEMALE—FIFTY-SIX YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male	Value.
56	8.201	66	6.304	76	4.418	86	2.421
57	8.043	67	6.097	77	4.191	87	2.355
58	7.864	68	5.870	78	3.965	88	2.209
59	7.673	69	5.688	79	3.724	89	1.963
60	7.482	70	5.546	80	3.524	90	1.792
61	7.307	71	5.401	81	3.372	91	1.741
62	7.133	72	5.207	82	3.261	92	1.930
63	6.934	73	5.036	83	3.105	93	1.391
64	6.761	74	4.881	84	2.821	94	.772
65	6.542	75	4.664	85	2.538	95	.472

AGE OF FEMALE—FIFTY-SEVEN YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
57	7.929	67	6.037	77	4.167	87	2.348
58	7.756	68	5.815	78	3.943	88	2.203
59	7.571	69	5.637	79	3.705	89	1.958
60	7.387	70	5.498	80	3.506	90	1.787
61	7.217	71	5.357	81	3.356	91	1.737
62	7.048	72	5.166	82	3.247	92	1.927
63	6.855	73	4.999	83	3.092	93	1.389
64	6.686	74	4.847	84	2.810	94	.771
65	6.473	75	4.633	85	2.529	95	.471
66	6.240	76	4.390	86	2.413		

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST  $\frac{1}{4}$  PER CENT. PER ANNUM.

AGE OF FEMALE—FIFTY-EIGHT YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
58	7·645	67	5·975	76	4·362	86	2·406
59	7·466	68	5·758	77	4·142	87	2·342
		69	5·584	78	3·921	88	2·198
60	7·287			79	3·685	89	1·953
61	7·123	70	5·449	80	3·489	90	1·784
62	6·960	71	5·311	81	3·341	91	1·735
63	6·772	72	5·124	82	3·233	92	1·925
64	6·609	73	4·960	83	3·080	93	1·388
		74	4·812	84	2·800	94	·770
65	6·401			85	2·521	95	·471
66	6·174	75	4·602				

AGE OF FEMALE—FIFTY-NINE YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
59	7·354	69	5·527	79	3·664	89	1·950
60	7·181	70	5·396	80	3·470	90	1·781
61	7·023	71	5·262	81	3·325	91	1·732
62	6·865	72	5·079	82	3·218	92	1·924
63	6·683	73	4·919	83	3·068	93	1·388
64	6·525	74	4·774	84	2·790	94	·771
65	6·324	75	4·568	85	2·512	95	·472
66	6·102	76	4·332	86	2·398		
67	5·909	77	4·115	87	2·335		
68	5·696	78	3·897	88	2·192		

AGE OF FEMALE—SIXTY YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
60	7·039	66	5·999	72	5·008	78	3·854
61	6·888	67	5·812	73	4·853	79	3·625
62	6·736	68	5·606	74	4·712		
63	6·561	69	5·442			80	3·434
64	6·409	70	5·315	75	4·510	81	3·291
				76	4·280	82	3·187
65	6·214	71	5·185	77	4·067	83	3·039

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF FEMALE—SIXTY YEARS, <i>Continued.</i>							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
84	2·765	87	2·317	90	1·768	94	.768
		88	2·176	91	1·721		
85	2·491	89	1·935	92	1·913	95	.470
86	2·379			93	1·381		

AGE OF FEMALE—SIXTY-ONE YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
61	6·756	72	4·940	83	3·013	94	.764
62	6·611	73	4·789	84	2·743		
63	6·442	74	4·652			95	.468
64	6·296			85	2·471		
		75	4·456	86	2·360		
65	6·108	76	4·230	87	2·300		
66	5·900	77	4·022	88	2·161		
67	5·719	78	3·813	89	1·923		
68	5·518	79	3·588				
69	5·360			90	1·757		
		80	3·400	91	1·710		
70	5·238	81	3·260	92	1·903		
71	5·112	82	3·159	93	1·375		

AGE OF FEMALE—SIXTY-TWO YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
62	6·500	71	5·051	81	3·238	90	1·752
63	6·338	72	4·884	82	3·139	91	1·706
64	6·198	73	4·737	83	2·996	92	1·899
		74	4·605	84	2·728	93	1·374
65	6·016	75	4·413			94	.764
66	5·814	76	4·192				
67	5·639	77	3·988	85	2·459		
68	5·444	78	3·782	86	2·349	95	.468
69	5·290	79	3·560	87	2·290		
70	5·172	80	3·376	88	2·153		
				89	1·916		

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST  $\frac{1}{4}$  PER CENT. PER ANNUM.

AGE OF FEMALE—SIXTY-THREE YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
63	6.208	71	4.970	80	3.338	89	1.902
64	6.075	72	4.807	81	3.203	90	1.740
65	5.899	73	4.666	82	3.106	91	1.695
66	5.704	74	4.538	83	2.967	92	1.889
67	5.535	75	4.352	84	2.703	93	1.367
68	5.347	76	4.136	85	2.436	94	.761
69	5.199	77	3.937	86	2.329		
70	5.086	78	3.735	87	2.272		
		79	3.518	88	2.136	95	.467

AGE OF FEMALE—SIXTY FOUR YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
64	5.954	72	4.733	80	3.302	88	2.121
		73	4.597	81	3.170	89	1.890
65	5.786	74	4.474	82	3.076		
66	5.597			83	2.940	90	1.729
67	5.434			84	2.679	91	1.686
68	5.252	75	4.293			92	1.880
69	5.110	76	4.083	85	2.416	93	1.362
70	5.001	77	3.888	86	2.311	94	.758
71	4.890	78	3.692	87	2.255	95	.465
		79	3.479				

AGE OF FEMALE—SIXTY-FIVE YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
65	5.672	74	4.411	82	3.048	90	1.720
66	5.491			83	2.914	91	1.678
67	5.334	75	4.235	84	2.658	92	1.874
68	5.158	76	4.030			93	1.359
69	5.021	77	3.841			94	.757
		78	3.649	85	2.398		
70	4.918	79	3.440	86	2.294	95	.465
71	4.811			87	2.240		
72	4.660	80	3.267	88	2.108		
73	4.529	81	3.139	89	1.879		

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST  $\frac{1}{4}$  PER CENT. PER ANNUM.

AGE OF FEMALE—SIXTY-SIX YEARS.				AGE OF FEMALE—SIXTY-SEVEN YEARS.			
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
66	5.367	82	3.010	67	5.094	83	2.842
67	5.217	83	2.880	68	4.932	84	2.595
68	5.048	84	2.628	69	4.806		
69	4.916					85	2.344
		85	2.372	70	4.713	86	2.245
70	4.818	86	2.271	71	4.617	87	2.194
71	4.718	87	2.218	72	4.478	88	2.068
72	4.572	88	2.090	73	4.358	89	1.845
73	4.446	89	1.863	74	4.251		
74	4.334					90	1.691
		90	1.706	75	4.087	91	1.652
75	4.164	91	1.666	76	3.895	92	1.850
76	3.965	92	1.863	77	3.717	93	1.345
77	3.781	93	1.352	78	3.536	94	.751
78	3.595	94	.755	79	3.338		
79	3.392					95	.463
		95	.464	80	3.174		
80	3.223			81	3.053		
81	3.098			82	2.968		

AGE OF FEMALE—SIXTY-EIGHT YEARS.				AGE OF FEMALE—SIXTY-NINE YEARS.			
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
68	4.805	82	2.920	69	4.574	83	2.759
69	4.686	83	2.798	70	4.491	84	2.523
70	4.598	84	2.557	71	4.406	85	2.281
71	4.507	85	2.310	72	4.279	86	2.187
72	4.375	86	2.214	73	4.171	87	2.140
73	4.261	87	2.165	74	4.074	88	2.020
74	4.159	88	2.042	75	3.924	89	1.805
75	4.002	89	1.823	76	3.745	90	1.655
76	3.817	90	1.671	77	3.579	91	1.620
77	3.645	91	1.634	78	3.409	92	1.818
78	3.470	92	1.832	79	3.223	93	1.325
79	3.278	93	1.334			94	.742
80	3.118	94	.746	80	3.068		
81	3.001	95	.460	81	2.955	95	.458

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST  $\frac{1}{4}$  PER CENT. PER ANNUM.

AGE OF FEMALE—SEVENTY YEARS.				AGE OF FEMALE—SEVENTY-ONE YEARS.			
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
70	4.386	84	2.491	71	4.192	85	2.218
71	4.306			72	4.077	86	2.129
72	4.185	85	2.253	73	3.980	87	2.087
73	4.081	86	2.161	74	3.894	88	1.973
74	3.990	87	2.117			89	1.765
		88	2.000	75	3.757		
75	3.846	89	1.787	76	3.592	90	1.621
76	3.674			77	3.438	91	1.589
77	3.514	90	1.640	78	3.281	92	1.790
78	3.350	91	1.606	79	3.106	93	1.309
79	3.169	92	1.807			94	.735
		93	1.319	80	2.961		
80	3.019	94	.739	81	2.856	95	.455
81	2.910			82	2.785		
82	2.836	95	.457	83	2.676		
83	2.722			84	2.450		

AGE OF FEMALE—SEVENTY-TWO YEARS.				AGE OF FEMALE—SEVENTY-THREE YEARS.			
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
72	3.965	87	2.055	73	3.767	88	1.915
73	3.874	88	1.944	74	3.692	89	1.716
74	3.794	89	1.740				
				75	3.569	90	1.578
75	3.663	90	1.600	76	3.417	91	1.550
76	3.505	91	1.570	77	3.277	92	1.754
77	3.358	92	1.772	78	3.132	93	1.287
78	3.207	93	1.298	79	2.970	94	.724
79	3.038	94	.729				
				80	2.836	95	.450
80	2.899	95	.452	81	2.740		
81	2.798			82	2.677		
82	2.731			83	2.577		
83	2.627			84	2.363		
84	2.407						
				85	2.142		
85	2.180			86	2.059		
86	2.094			87	2.022		

## GOVERNMENT ANNUITY TABLES.

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF FEMALE—SEVENTY-FOUR YEARS.				AGE OF FEMALE—SEVENTY-FIVE YEARS			
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
74	3.584	85	2.099	75	3.367	86	1.979
		86	2.019	76	3.230	87	1.947
75	3.467	87	1.985	77	3.103	88	1.849
76	3.323	88	1.882	78	2.971	89	1.660
77	3.190	89	1.687	79	2.822		
78	3.051					90	1.529
79	2.896	90	1.553	80	2.699	91	1.505
		91	1.527	81	2.611	92	1.711
80	2.767	92	1.732	82	2.556	93	1.262
81	2.675	93	1.275	83	2.466	94	.713
82	2.616	94	.718	84	2.266		
83	2.521					95	.444
84	2.315	95	.447	85	2.057		

AGE OF FEMALE—SEVENTY-SIX YEARS.				AGE OF FEMALE—SEVENTY-SEVEN YEARS.			
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
76	3.130	86	1.935	77	2.905	87	1.855
77	3.010	87	1.905	78	2.786	88	1.764
78	2.884	88	1.810	79	2.650	89	1.585
79	2.741	89	1.627	80	2.538	90	1.464
80	2.624	90	1.501	81	2.461	91	1.446
81	2.541	91	1.479	82	2.414	92	1.653
82	2.490	92	1.686	83	2.334	93	1.226
83	2.405	93	1.247	84	2.149	94	.694
84	2.213	94	.706	85	1.953	95	.435
85	2.009	95	.442	86	1.882		

AGE OF FEMALE—SEVENTY-EIGHT YEARS.							
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
78	2.717	83	2.287	87	1.824	91	1.427
79	2.587	84	2.108	88	1.737	92	1.638
80	2.479			89	1.562	93	1.220
81	2.405	85	1.917	90	1.442	94	.693
82	2.362	86	1.849			95	.434

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST  $\frac{1}{4}$  PER CENT. PER ANNUM.

AGE OF FEMALE—SEVENTY-NINE YEARS.				AGE OF FEMALE—EIGHTY YEARS.			
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
79	2·505	88	1·697	80	2·281	90	1·348
		89	1·528	81	2·216	91	1·333
80	2·403	90	1·411	82	2·180	92	1·538
81	2·333	91	1·395	83	2·115	93	1·154
82	2·293	92	1·608	84	1·953	94	·659
83	2·223	93	1·204	85	1·779	95	·419
		94	·688	86	1·718		
85	1·867			87	1·698		
86	1·803	95	·436	88	1·620		
87	1·780			89	1·459		

AGE OF FEMALE—EIGHTY-ONE YEARS.				AGE OF FEMALE—EIGHTY-TWO YEARS.			
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
81	2·177	89	1·443	82	2·118	90	1·331
82	2·144			83	2·060	91	1·318
83	2·082	90	1·334	84	1·906	92	1·525
84	1·924	91	1·320			93	1·147
		92	1·525	85	1·737	94	·657
85	1·753	93	1·144	86	1·681		
86	1·694	94	·655	87	1·665	95	·419
87	1·676			88	1·593		
88	1·601	95	·415	89	1·438		

AGE OF FEMALE—EIGHTY-THREE YEARS.				AGE OF FEMALE—EIGHTY-FOUR YEARS.			
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
83	1·992	90	1·298	84	1·818	91	1·286
84	1·846	91	1·289			92	1·497
		92	1·494	85	1·660	93	1·130
85	1·683	93	1·124	86	1·609	94	·649
86	1·629	94	·643	87	1·597		
87	1·616			88	1·532	95	·413
88	1·548	95	·409	89	1·389		
89	1·400			90	1·291		

## MALE (ELDER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF FEMALE—EIGHTY-FIVE YEARS.				AGE OF FEMALE—EIGHTY-SIX YEARS.			
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
85	1.597	91	1.252	86	1.454	92	1.406
86	1.550	92	1.469	87	1.449	93	1.077
87	1.541	93	1.116	88	1.394	94	.623
88	1.480	94	.643	89	1.263		
89	1.343			90	1.178	95	.401
90	1.252	95	.413	91	1.186		
AGE OF FEMALE—EIGHTY-SEVEN YEARS.				AGE OF FEMALE—EIGHTY-EIGHT YEARS.			
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
87	1.365	92	1.346	88	1.204	92	1.232
88	1.319	93	1.047	89	1.096	93	.977
89	1.196	94	.614			94	.582
90	1.111	95	.397	90	1.015		
91	1.118			91	1.014	95	.389
AGE OF FEMALE—EIGHTY-NINE YEARS.				AGE OF FEMALE—NINETY YEARS.			
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
89	.956	93	.849	90	.847	95	.321
		94	.509	91	.846		
90	.888			92	1.017		
91	.882	95	.347	93	.800		
92	1.069			94	.471		
AGE OF FEMALE—NINETY-ONE YEARS.				AGE OF FEMALE—NINETY-TWO YEARS.			
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
91	.903	94	.498	92	1.236	95	.398
92	1.093			93	.990		
93	.852	95	.321	94	.597		
AGE OF FEMALE—NINETY-THREE YEARS.				NINETY-FOUR YEARS.		NINETY-FIVE YEARS.	
Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.	Age of Male.	Value.
93	.813	95	.350	94	.397	95	.321
94	.494			95	.270		

## GOVERNMENT ANNUITY TABLES.

### MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST **4** PER CENT. PER ANNUM.

AGE OF MALE—ONE YEAR.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
2	15.954	26	14.976	51	11.713	76	5.037
3	16.088	27	14.904	52	11.468	77	4.768
4	16.235	28	14.822	53	11.245	78	4.553
		29	14.734	54	11.018	79	4.315
5	16.258						
6	16.263	30	14.635	55	10.791	80	4.016
7	16.284	31	14.542	56	10.572	81	3.860
8	16.261	32	14.476	57	10.324	82	3.718
9	16.205	33	14.399	58	10.075	83	3.498
		34	14.297	59	9.820	84	3.334
10	16.128						
11	16.036	35	14.168	60	9.522	85	3.096
12	15.939	36	14.031	61	9.234	86	2.806
13	15.850	37	13.901	62	8.973	87	2.555
14	15.767	38	13.790	63	8.680	88	2.269
		39	13.680	64	8.397	89	1.970
15	15.701						
16	15.642	40	13.546	65	8.121	90	1.891
17	15.585	41	13.427	66	7.827	91	2.000
18	15.524	42	13.285	67	7.532	92	2.173
19	15.472	43	13.119	68	7.230	93	1.781
		44	12.949	69	6.949	94	1.595
20	15.421	45	12.763	70	6.677	95	2.004
21	15.356	46	12.593	71	6.394	96	2.174
22	15.284	47	12.415	72	6.112	97	1.771
23	15.215	48	12.253	73	5.839	98	1.348
24	15.133	49	12.127	74	5.565	99	.914
25	15.049	50	11.924	75	5.301	100	.459

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF MALE—TWO YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
3	16.464	28	15.180	53	11.527	77	4.890
4	16.613	29	15.091	54	11.296	78	4.669
						79	4.424
5	16.639	30	14.986	55	11.063		
6	16.644	31	14.897	56	10.838	80	4.118
7	16.664	32	14.826	57	10.586	81	3.958
8	16.642	33	14.748	58	10.330	82	3.812
9	16.586	34	14.646	59	10.070	83	3.586
						84	3.417
10	16.506	35	14.513	60	9.764		
11	16.414	36	14.373	61	9.470	85	3.173
12	16.317	37	14.240	62	9.202	86	2.876
13	16.221	38	14.128	63	8.902	87	2.619
14	16.143	39	14.014	64	8.613	88	2.325
						89	2.018
15	16.072	40	13.878				
16	16.013	41	13.758	65	8.330		
17	15.954	42	13.611	66	8.028	90	1.937
18	15.896	43	13.441	67	7.725	91	2.049
19	15.841	44	13.270	68	7.416	92	2.226
				69	7.128	93	1.824
20	15.787	45	13.080				
21	15.724	46	12.903	70	6.849	94	1.634
22	15.652	47	12.724	71	6.559	95	2.053
23	15.577	48	12.555	72	6.270	96	2.227
24	15.497	49	12.398	73	5.990	97	1.813
				74	5.708	98	1.374
25	15.412	50	12.255				
26	15.335	51	12.005	75	5.438	99	.934
27	15.263	52	11.756	76	5.167	100	.468

## AGE OF MALE—THREE YEARS.

Age of Female	Value.						
4	16.694	9	16.669	14	16.224	19	15.928
5	16.719	10	16.589	15	16.158	20	15.872
6	16.726	11	16.496	16	16.096	21	15.807
7	16.747	12	16.401	17	16.039	22	15.738
8	16.723	13	16.306	18	15.979	23	15.665

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF MALE—THREE YEARS, *Continued.*

Age of Female	Value.						
24	15.580	42	13.697	61	9.540	81	3.991
		43	13.524	62	9.271	82	3.843
25	15.499	44	13.352	63	8.969	83	3.616
26	15.422			64	8.678	84	3.446
27	15.347	45	13.164	65	8.394	85	3.200
28	15.267	46	12.988	66	8.091	86	2.900
29	15.177	47	12.804	67	7.786	87	2.641
		48	12.638	68	7.474	88	2.345
30	15.074	49	12.477	69	7.185	89	2.035
31	14.981						
32	14.915	50	12.302	70	6.904	90	1.954
33	14.833	51	12.121	71	6.611	91	2.067
34	14.731	52	11.834	72	6.321	92	2.245
		53	11.606	73	6.038	93	1.839
35	14.601	54	11.373	74	5.755	94	1.647
36	14.459	55	11.141	75	5.482	95	2.070
37	14.326	56	10.914	76	5.209	96	2.246
38	14.212	57	10.660	77	4.930	97	1.829
39	14.100	58	10.405	78	4.708	98	1.386
40	13.962	59	10.143	79	4.461	99	.942
41	13.843	60	9.835	80	4.152	100	.472

## AGE OF MALE—FOUR YEARS.

Age of Female	Value.						
5	16.641	16	16.029	27	15.289	38	14.164
6	16.647	17	15.969	28	15.205	39	14.050
7	16.669	18	15.912	29	15.120		
8	16.648	19	15.860			40	13.915
9	16.591	20	15.808	31	14.926	42	13.651
10	16.514	21	15.742	32	14.858	43	13.481
11	16.422	22	15.672	33	14.781	44	13.308
12	16.326	23	15.602	34	14.677		
13	16.235	24	15.520	35	14.547	46	12.948
14	16.154	25	15.435	36	14.409	47	12.767
15	16.086	26	15.362	37	14.276	48	12.597

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST **4** PER CENT. PER ANNUM.AGE OF MALE—FOUR YEARS, *Continued.*

Age of Female	Value.						
49	12.441	61	9.519	75	5.475	89	2.033
		62	9.251	76	5.203		
50	12.264	63	8.951	77	4.924	90	1.951
51	12.051	64	8.661	78	4.702	91	2.064
52	11.839			79	4.456	92	2.242
53	11.573	65	8.378			93	1.837
54	11.343	66	8.076	80	4.147	94	1.645
		67	7.772	81	3.986		
55	11.111	68	7.462	82	3.839	95	2.068
56	10.887	69	7.173	83	3.611	96	2.243
57	10.634			84	3.441	97	1.826
58	10.379	70	6.893			98	1.385
59	10.120	71	6.601	85	3.196	99	.941
		72	6.312	86	2.897		
		73	6.030	87	2.638	100	.472
60	9.813	74	5.747	88	2.342		

## AGE OF MALE—FIVE YEARS.

Age of Female	Value.						
6	16.578	21	15.687	36	14.364	51	12.020
7	16.599	22	15.616	37	14.234	52	11.774
8	16.579	23	15.545	38	14.122	53	11.588
9	16.526	24	15.466	39	14.010	54	11.317
10	16.445	25	15.384	40	13.874	55	11.088
11	16.357	26	15.308	41	13.756	56	10.864
12	16.262	27	15.238	42	13.612	57	10.614
13	16.169	28	15.157	43	13.443	58	10.360
14	16.092	29	15.067	44	13.273	59	10.101
15	16.025	30	14.968	45	13.085	60	9.797
16	15.966	31	14.878	46	12.913	61	9.503
17	15.911	32	14.811	47	12.735	62	9.237
18	15.852	33	14.733	48	12.568	63	8.938
19	15.802	34	14.633	49	12.408	64	8.649
20	15.749	35	14.502	50	12.236	65	8.367

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF MALE—FIVE YEARS <i>Continued.</i>							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
66	8.066	75	5.471	84	3.439	92	2.241
67	7.763	76	5.199	85	3.194	93	1.836
68	7.453	77	4.921	86	2.895	94	1.644
69	7.165	78	4.699	87	2.636	95	2.066
70	6.887	79	4.453	88	2.340	96	2.242
71	6.595	80	4.145	89	2.031	97	1.825
72	6.306	81	3.984			98	1.383
73	6.025	82	3.837	90	1.950	99	.940
74	5.743	83	3.609	91	2.063	100	.471

AGE OF MALE—SIX YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
7	16.533	31	14.833	55	11.065	79	4.452
8	16.512	32	14.767	56	10.845	80	4.144
9	16.460	33	14.689	57	10.594	81	3.983
10	16.384	34	14.589	58	10.343	82	3.836
11	16.291	35	14.461	59	10.085	83	3.608
12	16.201	36	14.323	60	9.781	84	3.438
13	16.109	37	14.193	61	9.490		
14	16.030	38	14.084	62	9.224	85	3.193
15	15.966	39	13.972	63	8.926	86	2.894
16	15.908	40	13.837	64	8.639	87	2.635
17	15.852	41	13.719	65	8.357	88	2.340
18	15.797	42	13.576	66	8.058	89	2.031
19	15.746	43	13.408	67	7.756		
20	15.695	44	13.239	68	7.447	90	1.949
21	15.631	45	13.054	69	7.160	91	2.062
22	15.564	46	12.881	70	6.881	92	2.240
23	15.493	47	12.703	71	6.591	93	1.835
24	15.413	48	12.539	72	6.302	94	1.644
25	15.333	49	12.382	73	6.022	95	2.065
26	15.260			74	5.740	96	2.240
27	15.188	50	12.206			97	1.824
28	15.109	51	11.996	75	5.469	98	1.383
29	15.022	52	11.747	76	5.197	99	.940
30	14.919	53	11.524	77	4.920		
		54	11.338	78	4.698	100	.471

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF MALE—SEVEN YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
8	16.460	31	14.797	55	11.100	79	4.456
9	16.407	32	14.735	56	10.832		
		33	14.658	57	10.585	80	4.148
10	16.332	34	14.558	58	10.332	81	3.987
11	16.244			59	10.077	82	3.839
12	16.148	35	14.430			83	3.612
13	16.061	36	14.294	60	9.774	84	3.442
14	15.983	37	14.164	61	9.483		
		38	14.055	62	9.219	85	3.196
15	15.917	39	13.946	63	8.922	86	2.897
16	15.862			64	8.635	87	2.638
17	15.807	40	13.812			88	2.342
18	15.751	41	13.694	65	8.355	89	2.033
19	15.704	42	13.551	66	8.056		
		43	13.384	67	7.755	90	1.951
20	15.652	44	13.216	68	7.447	91	2.064
21	15.590			69	7.161	92	2.242
22	15.522	45	13.031			93	1.837
23	15.453	46	12.861	70	6.883	94	1.645
24	15.374	47	12.683	71	6.593		
		48	12.519	72	6.305	95	2.067
25	15.293	49	12.364	73	6.025	96	2.242
26	15.222			74	5.743	97	1.825
27	15.152	50	12.191			98	1.384
28	15.072	51	11.977	75	5.472		
29	14.988	52	11.733	76	5.201	99	.941
		53	11.507	77	4.923		
30	14.887	54	11.282	78	4.702	100	.471

AGE OF MALE—EIGHT YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
9	16.342	15	15.859	21	15.536	27	15.104
		16	15.802	22	15.470	28	15.025
10	16.267	17	15.750	23	15.401	29	14.940
11	16.180	18	15.695	24	15.323		
12	16.089	19	15.646			30	14.842
13	15.997			25	15.244	31	14.754
14	15.924	20	15.599	26	15.171	32	14.688

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF MALE—EIGHT YEARS, <i>Continued.</i>							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
33	14.616	50	12.165	67	7.749	84	3.444
34	14.516	51	11.954	68	7.442	85	3.198
		52	11.707	69	7.157		
35	14.389	53	11.486			86	2.898
36	14.253	54	11.258	70	6.880	87	2.639
37	14.125			71	6.591	88	2.343
38	14.016	55	11.034	72	6.303	89	2.034
39	13.907	56	10.863	73	6.024		
		57	10.565	74	5.743	90	1.952
40	13.776	58	10.317			91	2.065
41	13.660	59	10.060	75	5.472	92	2.244
42	13.517			76	5.201	93	1.839
43	13.350	60	9.760	77	4.924	94	1.646
44	13.183	61	9.470	78	4.703		
		62	9.206	79	4.458	95	2.068
45	12.999	63	8.911			96	2.243
46	12.829	64	8.626	80	4.150	97	1.826
47	12.654			81	3.989	98	1.384
48	12.490	65	8.347	82	3.842	99	.941
49	12.336	66	8.049	83	3.614	100	.472

## AGE OF MALE—NINE YEARS.

Age of Female	Value.						
10	16.182	23	15.330	35	14.330	48	12.446
11	16.095	24	15.252	36	14.195	49	12.292
12	16.005			37	14.068		
13	15.918	25	15.174	38	13.960	50	12.122
14	15.840	26	15.104	39	13.851	51	11.913
		27	15.034			52	11.670
15	15.780	28	14.959	40	13.720	53	11.446
16	15.724	29	14.875	41	13.607	54	11.223
17	15.670			42	13.467		
18	15.618			43	13.300		
19	15.571	30	14.776	44	13.133	55	10.997
		31	14.691			56	10.781
20	15.522	32	14.627	45	12.951	57	10.587
21	15.464	33	14.551	46	12.782	58	10.285
22	15.396	34	14.457	47	12.607	59	10.033

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST  $\frac{1}{4}$  PER CENT. PER ANNUM.

AGE OF MALE—NINE YEARS, <i>Continued.</i>							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
60	9.732	70	6.867	80	4.147	90	1.951
61	9.445	71	6.580	81	3.986	91	2.064
62	9.183	72	6.293	82	3.839	92	2.242
63	8.889	73	6.015	83	3.612	93	1.838
64	8.605	74	5.735	84	3.442	94	1.646
65	8.327	75	5.466	85	3.196	95	2.067
66	8.031	76	5.195	86	2.897	96	2.242
67	7.733	77	4.919	87	2.637	97	1.824
68	7.427	78	4.639	88	2.341	98	1.382
69	7.143	79	4.454	89	2.033	99	.939
						100	.471
AGE OF MALE—TEN YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
11	16.038	31	14.652	51	11.893	71	6.580
12	15.949	32	14.590	52	11.651	72	6.295
13	15.862	33	14.516	53	11.430	73	6.017
14	15.789	34	14.418	54	11.204	74	5.738
15	15.724	35	14.297	55	10.982	75	5.469
16	15.673	36	14.162	56	10.764	76	5.200
17	15.619	37	14.035	57	10.521	77	4.923
18	15.566	38	13.928	58	10.330	78	4.703
19	15.521	39	13.821	59	10.020	79	4.459
20	15.474	40	13.689	60	9.723	80	4.152
21	15.415	41	13.576	61	9.435	81	3.992
22	15.352	42	13.438	62	9.175	82	3.845
23	15.283	43	13.274	63	8.882	83	3.618
24	15.208	44	13.107	64	8.599	84	3.448
25	15.130	45	12.925	65	8.323	85	3.202
26	15.061	46	12.757	66	8.028	86	2.902
27	14.994	47	12.583	67	7.730	87	2.642
28	14.916	48	12.422	68	7.426	88	2.346
29	14.835	49	12.271	69	7.14	89	2.036
30	14.738	50	12.101	70	6.868	90	1.955

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF MALE—TEN YEARS, *Continued.*

Age of Female	Value.						
91	2.069	94	1.649	96	2.247	99	.941
92	2.247			97	1.829		
93	1.841	95	2.072	98	1.385	100	.471

## AGE OF MALE—ELEVEN YEARS.

Age of Female	Value.						
12	15.873	34	14.366	56	10.737	79	4.460
13	15.787	35	14.241	57	10.493	80	4.153
14	15.714	36	14.112	58	10.248	81	3.994
15	15.654	37	13.986	59	10.057	82	3.848
16	15.598	38	13.879	60	9.699	83	3.621
17	15.550	39	13.773	61	9.415	84	3.451
18	15.496	40	13.644	63	8.864	85	3.205
19	15.451	41	13.529	64	8.583	86	2.905
20	15.405	42	13.392	65	8.307	88	2.349
21	15.348	43	13.230	66	8.014	89	2.039
22	15.284	44	13.066	67	7.718		
23	15.221	45	12.884	68	7.415	90	1.958
24	15.144	46	12.717	69	7.133	91	2.072
25	15.068	47	12.544	70	6.860	92	2.251
26	14.999	48	12.384	71	6.573	93	1.844
27	14.933	49	12.233	72	6.289	94	1.652
28	14.858	50	12.066	73	6.013	95	2.076
29	14.775	51	11.858	74	5.734	96	2.252
30	14.681	52	11.617	75	5.466	97	1.832
31	14.597	53	11.398	76	5.198	98	1.388
32	14.535	54	11.175	77	4.922	99	.943
33	14.463	55	10.951	78	4.703	100	.472

## AGE OF MALE—TWELVE YEARS.

Age of Female	Value.						
13	15.636	15	15.534	17	15.430	19	15.337
14	15.594	16	15.483	18	15.383	20	15.291

## GOVERNMENT ANNUITY TABLES.

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF MALE—TWELVE YEARS, *Continued.*

Age of Female	Value.						
21	15.235	41	13.446	61	9.364	81	3.983
22	15.174	42	13.307	62	9.108	82	3.838
23	15.109	43	13.147	63	8.819	83	3.612
24	15.038	44	12.985	64	8.540	84	3.444
25	14.961	45	12.806	65	8.267	85	3.199
26	14.894	46	12.640	66	7.975	86	2.900
27	14.829	47	12.468	67	7.682	87	2.641
28	14.755	48	12.309	68	7.381	88	2.345
29	14.675	49	12.160	69	7.101	89	2.036
30	14.579	50	11.994	70	6.830	90	1.954
31	14.498	51	11.789	71	6.546	91	2.068
32	14.438	52	11.549	72	6.263	92	2.247
33	14.366	53	11.332	73	5.989	93	1.842
34	14.272	54	11.111	74	5.712	94	1.650
35	14.149	55	10.890	75	5.447	95	2.074
36	14.016	56	10.675	76	5.180	96	2.250
37	13.896	57	10.435	77	4.906	97	1.831
38	13.791	58	10.191	78	4.688	98	1.387
39	13.685	59	9.943	79	4.446	99	.943
40	13.557	60	9.712	80	4.141	100	.472

## AGE OF MALE—THIRTEEN YEARS.

Age of Female	Value.						
14	15.469	25	14.851	37	13.797	49	12.082
		26	14.783	38	13.697		
15	15.410	27	14.720	39	13.593	50	11.917
16	15.359	28	14.647	40	13.466	51	11.714
17	15.311	29	14.568	41	13.355	52	11.478
18	15.259	30	14.475	42	13.221	53	11.261
19	15.219	31	14.392	43	13.059	54	11.043
20	15.173	32	14.335	44	12.899	55	10.823
21	15.117	33	14.265	45	12.722	56	10.611
22	15.056	34	14.172	46	12.558	57	10.371
23	14.995	35	14.051	47	12.388	58	10.130
24	14.923	36	13.921	48	12.230	59	9.883

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF MALE—THIRTEEN YEARS, *Continued.*

Age of Female	Value.						
60	9.592	71	6.514	81	3.969	91	2.063
61	9.379	72	6.234	82	3.825	92	2.242
62	9.055	73	5.961	83	3.601	93	1.838
63	8.769	74	5.687	84	3.434	94	1.647
64	8.492						
65	8.221	75	5.423	85	3.190	95	2.070
66	7.932	76	5.158	86	2.893	96	2.247
67	7.641	77	4.886	87	2.634	97	1.829
68	7.342	78	4.670	88	2.339	98	1.386
69	7.065	79	4.429	89	2.031	99	.942
70	6.796	80	4.126	90	1.950	100	.472

## AGE OF MALE—FOURTEEN YEARS.

Age of Female	Value.						
15	15.296	37	13.713	59	9.830	80	4.112
16	15.246	38	13.609			81	3.956
17	15.198	39	13.510	60	9.540	82	3.814
18	15.151	40	13.384	61	9.262	83	3.591
19	15.107	41	13.275	62	9.008	84	3.425
20	15.066	42	13.140	63	8.724		
21	15.010	43	12.983	64	8.449	85	3.183
22	14.950	44	12.821			86	2.887
23	14.888	45	12.646	65	8.180	87	2.629
24	14.820	46	12.484	66	7.893	88	2.335
25	14.747	47	12.316	67	7.604	89	2.027
26	14.684	48	12.160	68	7.307		
27	14.620	49	12.012	69	7.032	90	1.946
28	14.549	50	11.849	70	6.765	91	2.060
29	14.471	51	11.647	71	6.485	92	2.238
30	14.379	52	11.412	72	6.207	93	1.835
31	14.299	53	11.199	73	5.936	94	1.644
32	14.240	54	10.980			95	2.068
33	14.173	55	10.764	75	5.401	96	2.245
34	14.082	56	10.552	76	5.138	97	1.828
35	13.962	57	10.315	77	4.867	98	1.386
36	13.834	58	10.075	78	4.653	99	.941
				79	4.414	100	.471

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF MALE—FIFTEEN YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
16	15.141	38	13.533	59	9.781	80	4.099
17	15.094	39	13.430	60	9.493	81	3.944
18	15.046	40	13.309	61	9.216	82	3.803
19	15.007	41	13.201	62	8.965	83	3.582
20	14.963	42	13.068	63	8.682	84	3.417
21	14.912	43	12.910	64	8.409	85	3.176
22	14.851	44	12.753	65	8.142	86	2.881
23	14.791	45	12.577	66	7.857	87	2.625
24	14.721	46	12.416	67	7.569	88	2.332
25	14.653	47	12.250	68	7.274	89	2.024
26	14.589	48	12.095	69	7.001	90	1.943
27	14.529	49	11.950	70	6.735	91	2.057
28	14.458	50	11.786	71	6.457	92	2.236
29	14.382	51	11.586	72	6.181	93	1.833
30	14.291	52	11.352	73	5.912	94	1.642
31	14.212	53	11.140	74	5.641	95	2.065
32	14.155	54	10.925	75	5.380	96	2.243
33	14.087	55	10.708	76	5.119	97	1.828
34	13.998	56	10.500	77	4.850	98	1.387
35	13.881	57	10.263	78	4.637	99	.943
36	13.754	58	10.025	79	4.399	100	.473

AGE OF MALE—SIXTEEN YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
17	14.942	28	14.322	39	13.313	50	11.687
18	14.896	29	14.246			51	11.487
19	14.855	30	14.158	40	13.189	52	11.257
20	14.817	31	14.080	41	13.085	53	11.046
21	14.763	32	14.024	42	12.954	54	10.832
22	14.708	33	13.958	43	12.799		
23	14.647	34	13.869	44	12.641	55	10.619
24	14.579	35	13.755	45	12.470	56	10.411
25	14.509	36	13.631	46	12.309	57	10.178
26	14.450	37	13.512	47	12.144	58	9.941
27	14.390	38	13.413	48	11.992	59	9.700
				49	11.847	60	9.414

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST **4** PER CENT. PER ANNUM.

AGE OF MALE—SIXTEEN YEARS, <i>Continued.</i>							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
61	9.140	71	6.406	81	3.916	91	2.044
62	8.891	72	6.132	82	3.776	92	2.223
63	8.611	73	5.866	83	3.557	93	1.822
64	8.340	74	5.597	84	3.394	94	1.632
65	8.075	75	5.339	85	3.155	95	2.053
66	7.793	76	5.080	86	2.863	96	2.231
67	7.508	77	4.814	87	2.609	97	1.819
68	7.216	78	4.602	88	2.318	98	1.381
69	6.945	79	4.367	89	2.012	99	.940
70	6.682	80	4.069	90	1.932	100	.472

AGE OF MALE—SEVENTEEN YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
18	14.770	39	13.217	60	9.350	81	3.891
19	14.732	40	13.095	61	9.078	82	3.752
20	14.691	41	12.989	62	8.830	83	3.534
21	14.643	42	12.862	63	8.552	84	3.373
22	14.585	43	12.708	64	8.283		
23	14.530	44	12.553	65	8.021	85	3.136
24	14.461	45	12.381	66	7.740	86	2.846
25	14.393	46	12.225	67	7.457	87	2.594
26	14.332	47	12.059	68	7.167	88	2.304
27	14.276	48	11.908	69	6.898	89	2.001
28	14.209	49	11.766	70	6.637	90	1.921
29	14.136	50	11.606	71	6.363	91	2.033
30	14.048	51	11.409	72	6.091	92	2.210
31	13.972	52	11.178	73	5.827	93	1.812
32	13.918	53	10.971	74	5.560	94	1.623
33	13.852	54	10.758	75	5.304	95	2.042
34	13.765	55	10.546	76	5.047	96	2.220
35	13.651	56	10.341	77	4.782	97	1.810
36	13.529	57	10.108	78	4.572	98	1.375
37	13.414	58	9.874	79	4.338	99	.936
38	13.315	59	9.634	80	4.043	100	.470

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF MALE—EIGHTEEN YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
19	14.662	40	13.051	61	9.050	81	3.879
20	14.624	41	12.946	62	8.803	82	3.741
21	14.574	42	12.817	63	8.526	83	3.524
22	14.521	43	12.667	64	8.258	84	3.363
23	14.463	44	12.512				
24	14.400	45	12.342	65	7.996	85	3.127
		46	12.184	66	7.716	86	2.838
25	14.331	47	12.023	67	7.434	87	2.587
26	14.271	48	11.870	68	7.145	88	2.299
27	14.214	49	11.728	69	6.877	89	1.995
28	14.150						
29	14.078	50	11.571	70	6.616	90	1.916
		51	11.374	71	6.344	91	2.028
30	13.993	52	11.145	72	6.072	92	2.205
31	13.917	53	10.935	73	5.808	93	1.807
32	13.864	54	10.726	74	5.543	94	1.618
33	13.800	55	10.514	75	5.288	95	2.036
34	13.713	56	10.309	76	5.031	96	2.215
35	13.600	57	10.078	77	4.768	97	1.807
36	13.478	58	9.844	78	4.558	98	1.373
37	13.364	59	9.605	79	4.325	99	.935
38	13.269						
39	13.170	60	9.322	80	4.031	100	.469

AGE OF MALE—NINETEEN YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
20	14.569	30	13.949	40	13.018	50	11.545
21	14.521	31	13.876	41	12.916	51	11.351
22	14.467	32	13.823	42	12.787	52	11.122
23	14.413	33	13.760	43	12.635	53	10.914
24	14.348	34	13.675	44	12.484	54	10.702
25	14.284	35	13.562	45	12.315	55	10.493
26	14.224	36	13.442	46	12.158	56	10.288
27	14.167	37	13.328	47	11.995	57	10.057
28	14.103	38	13.233	48	11.846	58	9.824
29	14.033	39	13.138	49	11.703	59	9.586

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST **4** PER CENT. PER ANNUM.

AGE OF MALE—NINETEEN YEARS, <i>Continued.</i>							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
60	9.303	70	6.602	80	4.021	90	1.912
61	9.032	71	6.330	81	3.870	91	2.024
62	8.785	72	6.059	82	3.732	92	2.201
63	8.508	73	5.796	83	3.516	93	1.804
64	8.241	74	5.530	84	3.355	94	1.615
65	7.980	75	5.276	85	3.120	95	2.032
66	7.700	76	5.020	86	2.832	96	2.210
67	7.418	77	4.757	87	2.582	97	1.804
68	7.130	78	4.548	88	2.294	98	1.371
69	6.862	79	4.315	89	1.992	99	.934
						100	.469

AGE OF MALE—TWENTY YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
21	14.461	41	12.878	61	9.010	81	3.858
22	14.408	42	12.753	62	8.764	82	3.721
23	14.354	43	12.601	63	8.488	83	3.505
24	14.292	44	12.449	64	8.221	84	3.345
25	14.227	45	12.283	65	7.959	85	3.110
26	14.172	46	12.127	66	7.681	86	2.823
27	14.115	47	11.965	67	7.400	87	2.574
28	14.050	48	11.815	68	7.111	88	2.287
29	13.981	49	11.675	69	6.844	89	1.986
30	13.899	50	11.516	70	6.584	90	1.906
31	13.827	51	11.322	71	6.313	91	2.017
32	13.777	52	11.096	72	6.042	92	2.194
33	13.715	53	10.888	73	5.780	93	1.798
34	13.631	54	10.678	74	5.515	94	1.610
35	13.520	55	10.466	75	5.261	95	2.025
36	13.399	56	10.264	76	5.005	96	2.203
37	13.287	57	10.033	77	4.743	97	1.798
38	13.193	58	9.801	78	4.535	98	1.367
39	13.098	59	9.563	79	4.303	99	.932
40	12.982	60	9.281	80	4.009	100	.468

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST **4** PER CENT. PER ANNUM.

AGE OF MALE—TWENTY-ONE YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
22	14.377	42	12.742	62	8.761	82	3.716
23	14.323	43	12.593	63	8.484	83	3.500
24	14.262	44	12.441	64	8.217	84	3.340
25	14.199	45	12.274	65	7.956	85	3.106
26	14.143	46	12.121	66	7.677	86	2.819
27	14.091	47	11.959	67	7.396	87	2.570
28	14.027	48	11.810	68	7.108	88	2.284
29	13.957	49	11.669	69	6.840	89	1.982
30	13.875	50	11.513	70	6.580	90	1.903
31	13.805	51	11.317	71	6.309	91	2.014
32	13.756	52	11.091	72	6.039	92	2.190
33	13.696	53	10.885	73	5.776	93	1.795
34	13.613	54	10.674	74	5.511	94	1.607
35	13.504	55	10.464	75	5.256	95	2.022
36	13.385	56	10.259	76	5.001	96	2.199
37	13.272	57	10.030	77	4.738	97	1.795
38	13.179	58	9.797	78	4.530	98	1.364
39	13.085	59	9.560	79	4.298	99	0.930
40	12.969	60	9.278	80	4.005	100	0.467
41	12.869	61	9.007	81	3.854		

AGE OF MALE—TWENTY-TWO YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
23	14.318	32	13.759	41	12.880	51	11.335
24	14.256	33	13.700	42	12.756	52	11.107
		34	13.619	43	12.606	53	10.901
25	14.194			44	12.456	54	10.692
26	14.140	35	13.510	45	12.288	55	10.480
27	14.087	36	13.393	46	12.135	56	10.276
28	14.028	37	13.282	47	11.976	57	10.045
29	13.958	38	13.188	48	11.826	58	9.813
		39	13.095	49	11.686	59	9.575
30	13.876	40	12.980	50	11.529	60	9.293

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF MALE—TWENTY-TWO YEARS, continued.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
61	9.022	71	6.317	81	3.857	91	2.015
62	8.775	72	6.046	82	3.719	92	2.191
63	8.498	73	5.783	83	3.503	93	1.796
64	8.230	74	5.518	84	3.342	94	1.608
65	7.968	75	5.263	85	3.108	95	2.022
66	7.689	76	5.007	86	2.820	96	2.199
67	7.407	77	4.743	87	2.571	97	1.794
68	7.118	78	4.535	88	2.284	98	1.364
69	6.850	79	4.302	89	1.983	99	.929
70	6.590	80	4.009	90	1.904	100	.467

AGE OF MALE—TWENTY-THREE YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
24	14.256	43	12.626	63	8.517	82	3.725
		44	12.475	64	8.248	83	3.508
25	14.194					84	3.347
26	14.141	45	12.310	65	7.986		
27	14.090	46	12.155	66	7.706	85	3.112
28	14.029	47	11.996	67	7.423	86	2.824
29	13.965	48	11.849	68	7.133	87	2.574
		49	11.708	69	6.865	88	2.287
30	13.883					89	1.985
31	13.813	50	11.552	70	6.603		
32	13.766	51	11.357	71	6.330	90	1.906
33	13.709	52	11.131	72	6.059	91	2.117
34	13.629	53	10.923	73	5.795	92	2.033
		54	10.713	74	5.529	93	1.797
35	13.522	55	10.504			94	1.609
36	13.405	56	10.298	75	5.273		
37	13.296	57	10.067	76	5.016	95	2.024
38	13.204	58	9.834	77	4.752	96	2.201
39	13.110	59	9.596	78	4.543	97	1.796
40	12.996	60	9.313	79	4.310	98	1.364
41	12.897	61	9.042	80	4.015	99	.929
42	12.774	62	8.795	81	3.863	100	.467

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF MALE—TWENTY-FOUR YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
25	14.204	45	12.339	65	8.012	85	3.121
26	14.151	46	12.187	66	7.731	86	2.832
27	14.101	47	12.026	67	7.447	87	2.581
28	14.042	48	11.879	68	7.157	88	2.293
29	13.977	49	11.741	69	6.886	89	1.991
30	13.900	50	11.584	70	6.625	90	1.911
31	13.830	51	11.390	71	6.351	91	2.022
32	13.783	52	11.162	72	6.078	92	2.199
33	13.727	53	10.957	73	5.813	93	1.802
34	13.648	54	10.745	74	5.546	94	1.614
35	13.543	55	10.534	75	5.289	95	2.030
36	13.428	56	10.331	76	5.032	96	2.207
37	13.319	57	10.099	77	4.767	97	1.800
38	13.229	58	9.865	78	4.557	98	1.368
39	13.137	59	9.626	79	4.323	99	.932
40	13.021	60	9.343	80	4.027	100	.468
41	12.924	61	9.070	81	3.875		
42	12.801	62	8.823	82	3.736		
43	12.655	63	8.545	83	3.518		
44	12.505	64	8.275	84	3.357		

## AGE OF MALE—TWENTY-FIVE YEARS.

Age of Female	Value.						
26	14.129	36	13.419	46	12.190	56	10.340
27	14.079	37	13.312	47	12.032	57	10.110
28	14.022	38	13.223	48	11.884	58	9.876
29	13.958	39	13.133	49	11.746	59	9.636
30	13.881	40	13.020	50	11.592	60	9.353
31	13.816	41	12.921	51	11.398	61	9.081
32	13.769	42	12.800	52	11.172	62	8.833
33	13.713	43	12.654	53	10.964	63	8.555
34	13.636	44	12.507	54	10.756	64	8.286
35	13.532	45	12.342	55	10.544	65	8.022

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum, on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF MALE—TWENTY-FIVE YEARS <i>continued.</i>							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
66	7.740	75	5.296	84	3.360	92	2.201
67	7.456	76	5.038			93	1.804
68	7.165	77	4.773	85	3.124	94	1.615
69	6.895	78	4.562	86	2.834	95	2.031
		79	4.328	87	2.583	96	2.208
70	6.633			88	2.295	97	1.801
71	6.359	80	4.032	89	1.993	98	1.369
72	6.086	81	3.879			99	.933
73	5.820	82	3.740	90	1.913		
74	5.553	83	3.522	91	2.024	100	.468

AGE OF MALE—TWENTY-SIX YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
27	14.035	46	12.175	65	8.021	84	3.358
28	13.978	47	12.018	66	7.739		
29	13.916	48	11.872	67	7.455	85	3.122
		49	11.734	68	7.164	86	2.833
30	13.840			69	6.894	87	2.582
31	13.776	50	11.580			88	2.294
32	13.734	51	11.389	70	6.632	89	1.991
33	13.678	52	11.163	71	6.357		
34	13.601	53	10.958	72	6.085	90	1.911
		54	10.748	73	5.820	91	2.023
35	13.499			74	5.553	92	2.199
36	13.388	55	10.540			93	1.802
37	13.283	56	10.385	75	5.295	94	1.614
38	13.195	57	10.105	76	5.037		
39	13.107	58	9.872	77	4.772	95	2.030
40	12.996	59	9.634	78	4.561	96	2.206
41	12.900			79	4.327	97	1.799
42	12.778	60	9.350			98	1.367
43	12.634	61	9.078	80	4.031	99	.931
44	12.488	62	8.831	81	3.878		
		63	8.553	82	3.738	100	.468
45	12.326	64	8.284	83	3.520		

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST  $\frac{1}{4}$  PER CENT. PER ANNUM.

AGE OF MALE—TWENTY-SEVEN YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
28	13.957	46	12.180	65	8.034	84	3.364
29	13.895	47	12.024	66	7.753		
		48	11.880	67	7.469	85	3.127
30	13.821	49	11.743	68	7.177	86	2.837
31	13.757			69	6.907	87	2.586
32	13.716	50	11.589			88	2.297
33	13.666	51	11.397	70	6.644	89	1.994
34	13.589	52	11.174	71	6.369		
		53	10.969	72	6.096	90	1.914
35	13.486	54	10.761	73	5.830	91	2.026
36	13.377			74	5.562	92	2.202
37	13.274	55	10.551			93	1.805
38	13.189	56	10.350	75	5.304	94	1.616
39	13.101	57	10.118	76	5.046		
		58	9.886	77	4.780	95	2.033
40	12.992	59	9.647	78	4.569	96	2.209
41	12.898			79	4.335	97	1.801
42	12.779	60	9.365			98	1.368
43	12.634	61	9.092	80	4.038		
44	12.489	62	8.845	81	3.885	99	.932
		63	8.567	82	3.745		
45	12.328	64	8.297	83	3.527	100	.468

AGE OF MALE—TWENTY-EIGHT YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
29	13.869	38	13.176	47	12.026	56	10.359
		39	13.091	48	11.883	57	10.131
30	13.795			49	11.748	58	9.897
31	13.733	40	12.982			59	9.660
32	13.692	41	12.890	50	11.595	60	9.377
33	13.643	42	12.773	51	11.404	61	9.105
34	13.572	43	12.632	52	11.180	62	8.858
		44	12.486	53	10.978	63	8.579
35	13.470			54	10.770	64	8.310
36	13.360	45	12.326				
37	13.259	46	12.179	55	10.562	65	8.047

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST  $\frac{1}{2}$  PER CENT. PER ANNUM.

AGE OF MALE—TWENTY-EIGHT YEARS, <i>Continued.</i>							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
66	7.765	75	5.314	84	3.370	92	2.206
67	7.481	76	5.055			93	1.808
68	7.190	77	4.789	85	3.133	94	1.619
69	6.919	78	4.578	86	2.842		
		79	4.643	87	2.590	95	2.036
70	6.656			88	2.301	96	2.213
71	6.380	80	4.046	89	1.998	97	1.805
72	6.107	81	3.892			98	1.370
73	5.840	82	3.752	90	1.918	99	.933
74	5.572	83	3.533	91	2.030	100	.468

AGE OF MALE—TWENTY-NINE YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
30	13.752	48	11.872	66	7.770	85	3.137
31	13.691	49	11.739	67	7.486	86	2.846
32	13.652			68	7.195	87	2.593
33	13.603	50	11.588	69	6.924	88	2.304
34	13.533	51	11.398			89	2.000
		52	11.175	70	6.661	90	1.920
35	13.437	53	10.973	71	6.386	91	2.032
36	13.328	54	10.768	72	6.112	92	2.209
37	13.227			73	5.846	93	1.811
38	13.146	55	10.560	74	5.578	94	1.621
39	13.064	56	10.359				
		57	10.130	75	5.319	95	2.038
40	12.958	58	9.900	76	5.060	96	2.215
41	12.866	59	9.661	77	4.794	97	1.806
42	12.751			78	4.583	98	1.372
43	12.612	60	9.380	79	4.348	99	.934
44	12.470	61	9.108				
		62	8.862	80	4.051	100	.469
45	12.310	63	8.583	81	3.897		
46	12.164	64	8.315	82	3.757		
47	12.012	65	8.052	83	3.537		
				84	3.374		

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF MALE—THIRTY YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
31	13.622	49	11.706	67	7.478	84	3.373
32	13.584			68	7.188		
33	13.587	50	11.558	69	6.918	85	3.135
34	13.467	51	11.371			86	2.844
		52	11.149	70	6.655	87	2.592
35	13.373	53	10.948	71	6.381	88	2.303
36	13.270	54	10.744	72	6.107	89	1.999
37	13.170						
38	13.089	55	10.539	73	5.841	90	1.919
39	13.009	56	10.339	74	5.573	91	2.031
		57	10.112			92	2.208
40	12.907	58	9.881	75	5.315	93	1.810
41	12.818	59	9.647	76	5.057	94	1.620
42	12.703	60	9.365	77	4.791		
43	12.567	61	9.095	78	4.580	95	2.037
44	12.427	62	8.850	79	4.345	96	2.214
		63	8.572			97	1.805
45	12.271	64	8.304	80	4.048	98	1.371
46	12.126			81	3.895	99	.933
47	11.975	65	8.042	82	3.755		
48	11.836	66	7.762	83	3.536	100	.469

## AGE OF MALE—THIRTY-ONE YEARS.

Age of Female	Value.						
32	13.517	42	12.659	52	11.126	62	8.840
33	13.471	43	12.522	53	10.926	63	8.564
34	13.404	44	12.386	54	10.723	64	8.297
35	13.310	45	12.232	55	10.519	65	8.035
36	13.209	46	12.090	56	10.322	66	7.755
37	13.115	47	11.941	57	10.096	67	7.473
38	13.035	48	11.803	58	9.867	68	7.183
39	12.955	49	11.674	59	9.632	69	6.913
40	12.855	50	11.529	60	9.354	70	6.652
41	12.770	51	11.345	61	9.084	71	6.377

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST  $\frac{1}{4}$  PER CENT. PER ANNUM.

AGE OF MALE—THIRTY-ONE YEARS, Continued.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
72	6.105	79	4.344	86	2.844	94	1.620
73	5.839			87	2.591		
74	5.571	80	4.047	88	2.302	95	2.038
		81	3.894	89	1.999	96	2.214
75	5.314	82	3.754	90	1.919	97	1.804
76	5.055	83	3.535	91	2.030	98	1.370
77	4.789	84	3.373	92	2.208	99	.933
78	4.579	85	3.135	93	1.809	100	.468

AGE OF MALE—THIRTY TWO YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
33	13.417	50	11.510	67	7.476	84	3.377
34	13.351	51	11.329	68	7.187	85	3.139
35	13.260	52	11.113	69	6.918	86	2.848
36	13.159	53	10.915	70	6.656	87	2.595
37	13.067	54	10.713	71	6.382	88	2.306
38	12.993	55	10.511	72	6.109	89	2.001
39	12.914	56	10.314	73	5.844	90	1.922
40	12.814	57	10.091	74	5.576	91	2.033
41	12.731	58	9.863	75	5.319	92	2.211
42	12.624	59	9.630	76	5.060	93	1.812
43	12.491	60	9.351	77	4.795	94	1.623
44	12.354	61	9.084	78	4.584	95	2.041
45	12.204	62	8.840	79	4.349	96	2.218
46	12.064	63	8.565				
37	11.918	64	8.299	80	4.052	97	1.808
48	11.782	65	8.038	82	3.759	99	.934
49	11.654	66	7.758	83	3.540	100	.468

AGE OF MALE—THIRTY-THREE YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
34	13.279	36	13.092	39	12.855	41	12.674
		37	12.999			42	12.569
35	13.189	38	12.928	40	12.756	43	12.440

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF MALE—THIRTY-THREE YEARS, <i>Continued.</i>							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
44	12.307	58	9.847	72	6.108	86	2.850
		59	9.614	73	5.842	87	2.597
45	12.157			74	5.576	88	2.307
46	12.021	60	9.338			89	2.003
47	11.877	61	9.071	75	5.318		
48	11.744	62	8.829	76	5.060	90	1.923
49	11.619	63	8.555	77	4.795	91	2.035
		64	8.290	78	4.584	92	2.213
50	11.476			79	4.349	93	1.813
51	11.296	65	8.031			94	1.624
52	11.083	66	7.752	80	4.053	95	2.044
53	10.889	67	7.471	81	3.900	96	2.221
54	10.690	68	7.182	82	3.760	97	1.810
		69	6.914	83	3.542	98	1.374
55	10.488			84	3.379	99	.935
56	10.294	70	6.653				
57	10.071	71	6.380	85	3.141	100	.469

AGE OF MALE—THIRTY-FOUR YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
35	13.105	52	11.042	69	6.904	85	3.141
36	13.009	53	10.851			86	2.850
37	12.921	54	10.655	70	6.645	87	2.598
38	12.848	55	10.457	71	6.372	88	2.308
39	12.778	56	10.263	72	6.101	89	2.004
40	12.686	57	10.044	73	5.837		
41	12.605	58	9.820	74	5.570	90	1.923
42	12.501	59	9.591			91	2.036
43	12.375	60	9.316	76	5.056	92	2.213
44	12.246	61	9.052	77	4.791	93	1.814
45	12.100	62	8.811	78	4.581	94	1.625
46	11.964	63	8.539	79	4.347	95	2.044
47	11.824	64	8.275			96	2.222
48	11.694			80	4.050	97	1.812
49	11.571	65	8.017	81	3.898	98	1.376
		66	7.740	82	3.759	99	.937
50	11.432	67	7.460	83	3.541		
51	11.253	68	7.172	84	3.379	100	.470

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF MALE—THIRTY-FIVE YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
36	12.891	52	10.971	68	7.142	84	3.368
37	12.804	53	10.782	69	6.877	85	3.132
38	12.736	54	10.590	70	6.618	86	2.842
39	12.665	55	10.396	71	6.348	87	2.591
40	12.576	56	10.206	72	6.078	88	2.302
41	12.501	57	9.988	73	5.815	89	1.998
42	12.399	58	9.768	74	5.550	90	1.918
43	12.275	59	9.541			91	2.030
44	12.149	60	9.269	75	5.295	92	2.208
				76	5.038	93	1.809
45	12.007	61	9.007	77	4.775	94	1.620
46	11.877	62	8.769	78	4.565		
47	11.737	63	8.499	79	4.332	95	2.039
48	11.611	64	8.238			96	2.217
49	11.492	65	7.981	80	4.037	97	1.808
50	11.354	66	7.706	81	3.885	98	1.374
51	11.180	67	7.428	82	3.747	99	.936
				83	3.529	100	.470

AGE OF MALE—THIRTY-SIX YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
37	12.684	49	11.408	61	8.961	74	5.529
38	12.618			62	8.725	75	5.275
39	12.552	50	11.275	63	8.458	76	5.019
		51	11.103	64	8.198	77	4.757
40	12.462	52	10.899			78	4.549
41	12.390	53	10.712	65	7.945	79	4.316
42	12.294	54	10.522	66	7.672		
43	12.172			67	7.396	80	4.022
44	12.049	55	10.331	68	7.112	81	3.871
		56	10.146	69	6.848	82	3.733
45	11.910	57	9.931	70	6.591	83	3.517
46	11.783	58	9.713	71	6.322	84	3.356
47	11.649	59	9.489	72	6.054	85	3.120
48	11.523	60	9.220	73	5.792	86	2.832

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF MALE—THIRTY-SIX YEARS, <i>Continued.</i>							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
87	2.582	91	2.023	95	2.032	99	.933
88	2.294	92	2.200	96	2.209		
89	1.991	93	1.803	97	1.803		
90	1.912	94	1.615	98	1.370	100	.469
AGE OF MALE—THIRTY-SEVEN YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
38	12.521	54	10.474	70	6.577	86	2.827
39	12.457	55	10.285	71	6.309	87	2.577
40	12.372	56	10.102	72	6.041	88	2.290
41	12.300	57	9.892	73	5.781	89	1.988
42	12.207	58	9.676				
43	12.090	59	9.454	75	5.265	90	1.909
44	11.969	60	9.188	76	5.011	91	2.020
45	11.833	61	8.931	77	4.749	92	2.197
46	11.709	62	8.697	79	4.309	93	1.800
47	11.578	63	8.432			94	1.612
48	11.458	64	8.175	80	4.01	95	2.028
49	11.343	65	7.923	81	3.864	96	2.206
50	11.214	66	7.652	82	3.727	97	1.800
51	11.046	67	7.377	83	3.511	98	1.368
52	10.844	68	7.095	84	3.350	99	.932
53	10.662	69	6.832	85	3.115	100	.468
AGE OF MALE—THIRTY-EIGHT YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
39	12.371	43	12.015	47	11.516	51	10.997
		44	11.899	48	11.399	52	10.799
40	12.289			49	11.289	53	10.618
41	12.221	45	11.765			54	10.435
42	12.129	46	11.644	50	11.160	55	10.248

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF MALE—THIRTY-EIGHT YEARS, <i>Continued.</i>							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
56	10.067	67	7.367	78	4.539	89	1.987
57	9.859	68	7.086	79	4.307	90	1.908
58	9.648	69	6.824			91	2.019
59	9.428			80	4.014	92	2.196
		70	6.570	81	3.863	93	1.800
60	9.164	71	6.302	82	3.725	94	1.611
61	8.909	72	6.036	83	3.509		
62	8.678	73	5.776	84	3.349	95	2.027
63	8.415	74	5.514			96	2.204
64	8.159			85	3.114	97	1.799
		75	5.261	86	2.826	98	1.367
65	7.909	76	5.007	87	2.576	99	.932
66	7.639	77	4.746	88	2.289	100	.468

AGE OF MALE—THIRTY-NINE YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
40	12.195	56	10.025	72	6.027	88	2.287
41	12.130	57	9.820	73	5.769	89	1.986
42	12.042	58	9.611	74	5.507		
43	11.930	59	9.396			90	1.906
44	11.817			75	5.256	91	2.017
		60	9.134	76	5.002	92	2.194
45	11.688	61	8.882	77	4.741	93	1.798
46	11.569	62	8.653	78	4.534	94	1.610
47	11.445	63	8.392	79	4.303		
48	11.330	64	8.139			95	2.025
49	11.224			80	4.010	96	2.202
		65	7.890	81	3.860	97	1.797
50	11.100	66	7.623	82	3.722	98	1.365
51	10.937	67	7.352	83	3.506	99	.930
52	10.744	68	7.072	84	3.346		
53	10.568	69	6.812			100	.467
54	10.386			85	3.111		
		70	6.559	86	2.823		
55	10.204	71	6.293	87	2.574		

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF MALE—FORTY YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
41	12.050	56	9.995	71	6.293	86	2.826
42	11.965	57	9.792	72	6.028	87	2.576
43	11.857	58	9.586	73	5.770	88	2.289
44	11.746	59	9.373	74	5.509	89	1.987
45	11.621	60	9.115	75	5.258	90	1.908
46	11.506	61	8.865	76	5.005	91	2.019
47	11.384	62	8.638	77	4.744	92	2.196
48	11.273	63	8.380	78	4.538	93	1.800
49	11.169	64	8.129	79	4.307	94	1.611
50	11.049	65	7.882	80	4.014	95	2.027
51	10.892	66	7.616	81	3.863	96	2.204
52	10.699	67	7.347	82	3.725	97	1.798
53	10.527	68	7.069	83	3.509	98	1.366
54	10.350	69	6.810	84	3.349	99	.931
55	10.169	70	6.558	85	3.114	100	.467

AGE OF MALE—FORTY-ONE YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
42	11.880	57	9.760	72	6.029	87	2.580
43	11.776	58	9.557	73	5.771	88	2.292
44	11.669	59	9.347	74	5.511	89	1.990
45	11.546	60	9.092	75	5.260	90	1.911
46	11.435	61	8.845	76	5.008	91	2.022
47	11.317	62	8.621	77	4.748	92	2.199
48	11.209	63	8.365	78	4.542	93	1.803
49	11.109	64	8.116	79	4.311	94	1.614
50	10.992	65	7.872	80	4.018	95	2.030
51	10.838	66	7.608	81	3.868	96	2.207
52	10.652	67	7.340	82	3.730	97	1.800
53	10.480	68	7.064	83	3.514	98	1.368
54	10.307	69	6.806	84	3.353	99	.932
55	10.131	70	6.556	85	3.118	100	.468
56	9.958	71	6.292	86	2.830		

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF MALE—FORTY-TWO YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
43	11.663	58	9.503	73	5.760	87	2.578
44	11.560	59	9.297	74	5.501	88	2.291
						89	1.989
45	11.441	60	9.046	75	5.252		
46	11.334	61	8.803	76	5.000	90	1.910
47	11.219	62	8.582	77	4.741	91	2.021
48	11.116	63	8.329	78	4.536	92	2.199
49	11.019	64	8.084	79	4.306	93	1.802
						94	1.614
50	10.906	65	7.842	80	4.015		
51	10.756	66	7.581	81	3.865	95	2.029
52	10.573	67	7.316	82	3.728	96	2.206
53	10.409	68	7.042	83	3.512	97	1.799
54	10.237	69	6.787	84	3.352	98	1.367
55	10.066	70	6.539			99	.931
56	9.898	71	6.277	85	3.117		
57	9.702	72	6.015	86	2.828	100	.468

AGE OF MALE—FORTY-THREE YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
44	11.448	57	9.644	71	6.263	86	2.829
		58	9.448	72	6.003	87	2.579
45	11.333	59	9.246	73	5.749	88	2.292
46	11.229			74	5.492	89	1.990
47	11.120	60	8.999				
48	11.019	61	8.760	75	5.244	90	1.910
49	10.927	62	8.543	76	4.994	91	2.022
		63	8.293	77	4.737	92	2.199
50	10.818	64	8.051	78	4.532	93	1.803
51	10.672	65	7.813	79	4.303	94	1.615
52	10.494	66	7.554	80	4.013	95	2.031
53	10.332	67	7.292	81	3.864	96	2.208
54	10.168	68	7.021	82	3.727	97	1.800
		69	6.769	83	3.512	98	1.367
55	9.998			84	3.352	99	.932
56	9.835	70	6.522	85	3.117	100	.468

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST  $\frac{1}{4}$  PER CENT. PER ANNUM.

AGE OF MALE—FORTY-FOUR YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
45	11.215	59	9.187	73	5.736	87	2.580
46	11.115			74	5.481	88	2.292
47	11.008	60	8.944			89	1.990
48	10.913	61	8.710	75	5.235		
49	10.824	62	8.497	76	4.986	90	1.911
				63	8.251	91	2.023
				64	8.013	92	2.200
50	10.719			78	4.527	93	
51	10.578	65	7.778	79	4.299	94	1.804
52	10.404	66	7.523	80	4.009		
53	10.248	67	7.264	81	3.861	95	2.034
54	10.086	68	6.996	82	3.726	96	2.210
				69	6.746	97	1.802
55	9.924			84	3.352	98	1.369
56	9.763	70	6.502			99	.932
57	9.577	71	6.245	85	3.118		
58	9.386	72	5.988	86	2.830	100	.468

AGE OF MALE—FORTY-FIVE YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
46	10.989	60	8.882	74	5.466	88	2.294
47	10.887	61	8.652			89	1.992
48	10.794	62	8.443	75	5.222		
49	10.710	63	8.202	76	4.975	90	1.912
				64	7.967	91	2.024
50	10.609			78	4.519	92	
51	10.473	65	7.736	79	4.293	93	1.806
52	10.304	66	7.485			94	1.618
53	10.152	67	7.230	80	4.004		
54	9.996	68	6.965	81	3.857	95	2.036
				69	6.718	96	2.214
55	9.837			83	3.510	97	1.806
56	9.683	70	6.478	84	3.352	98	1.372
57	9.500	71	6.223	85	3.118		
58	9.314	72	5.968	86	2.831	99	.934
59	9.120	73	5.719	87	2.581	100	.469

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST  $\frac{1}{4}$  PER CENT. PER ANNUM.

AGE OF MALE—FORTY-SIX YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
47	10.729	61	8.565	75	5.193	89	1.987
48	10.641	62	8.361	76	4.949		
49	10.560	63	8.126	77	4.697	90	1.908
		64	7.896	78	4.498	91	2.020
50	10.465			79	4.273	92	2.198
51	10.333	65	7.669			93	1.802
52	10.170	66	7.424	80	3.987	94	1.615
53	10.023	67	7.172	81	3.842	95	2.033
54	9.872	68	6.912	82	3.709	96	2.212
				83	3.498	97	1.806
55	9.719	69	6.669			98	1.372
56	9.569			84	3.341		
57	9.393	70	6.432			99	.934
58	9.211	71	6.181	85	3.109		
59	9.023	72	5.930	86	2.824	100	.469
		73	5.684	87	2.575		
60	8.791	74	5.434	88	2.289		

AGE OF MALE—FORTY-SEVEN YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
48	10.466	62	8.263	76	4.913	90	1.901
49	10.390	63	8.032	77	4.664	91	2.012
		64	7.809	78	4.467	92	2.190
50	10.298			79	4.246	93	1.796
51	10.173	65	7.587			94	1.609
52	10.015	66	7.346				
53	9.874	67	7.100	80	3.962		
54	9.728	68	6.845	81	3.819	95	2.026
		69	6.607	82	3.688	96	2.206
55	9.580			83	3.479	97	1.802
56	9.436	70	6.374	84	3.324	98	1.370
57	9.265	71	6.127			99	.933
58	9.090	72	5.880	85	3.094		
59	8.907	73	5.638	86	2.811	100	.469
		74	5.392	87	2.564		
60	8.681			88	2.280		
61	8.462	75	5.154	89	1.979		

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF MALE—FORTY-EIGHT YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
49	10.207	62	8.154	75	5.108	88	2.267
		63	7.929	76	4.871	89	1.969
50	10.120	64	7.711	77	4.625		
51	9.999			78	4.431	90	1.890
52	9.848	65	7.495	79	4.212	91	2.001
53	9.712	66	7.260			92	2.179
54	9.572	67	7.019	80	3.932	93	1.786
		68	6.769	81	3.790	94	1.600
55	9.430	69	6.536	82	3.661		
56	9.291			83	3.454	95	2.016
57	9.126			84	3.302	96	2.196
58	8.957	70	6.307			97	1.795
59	8.780	71	6.065	85	3.075	98	1.365
		72	5.822			99	.931
60	8.560	73	5.584	86	2.794		
61	8.347	74	5.342	87	2.549	100	.468

AGE OF MALE—FORTY-NINE YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
50	9.939	64	7.611	77	4.584	91	1.989
51	9.823			78	4.393	92	2.165
52	9.677	65	7.400	79	4.177	93	1.776
53	9.548	66	7.171			94	1.590
54	9.413	67	6.935	80	3.900		
		68	6.690	81	3.760	95	2.004
55	9.276	69	6.462	82	3.633	96	2.184
56	9.143			83	3.428	97	1.786
57	8.984			84	3.278	98	1.359
58	8.821	70	6.239			99	.928
59	8.650	71	6.001	85	3.053		
		72	5.762	86	2.775	100	.467
		73	5.528	87	2.533		
60	8.436	74	5.290	88	2.252		
61	8.229			89	1.956		
62	8.042	75	5.060				
63	7.824	76	4.826	90	1.878		

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF MALE—FIFTY YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
51	9.666	64	7.526	76	4.791	89	1.947
52	9.526	65	7.320	77	4.552	90	1.870
53	9.401	66	7.095	78	4.363	91	1.980
54	9.272	67	6.865	79	4.150	92	2.156
55	9.141	68	6.623	80	3.875	93	1.768
56	9.013	69	6.401	81	3.737	94	1.683
57	8.860			82	3.612		
58	8.702	70	6.182	83	3.409	95	1.995
59	8.537	71	5.949	84	3.260	96	2.175
60	8.329	72	5.714	85	3.037	97	1.780
61	8.128	73	5.483	86	2.761	98	1.356
62	7.946	74	5.249	87	2.521	99	.926
63	7.733	75	5.022	88	2.242	100	.466

AGE OF MALE—FIFTY-ONE YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
52	9.371	65	7.238	77	4.519	89	1.938
53	9.252	66	7.018	78	4.333	90	1.861
54	9.128	67	6.793	79	4.122	91	1.971
55	9.002	68	6.558	80	3.850	92	2.147
56	8.880	69	6.339	81	3.714	93	1.761
57	8.732	70	6.124	82	3.590	94	1.576
58	8.580	71	5.895	83	3.389	95	1.986
59	8.421	72	5.664	84	3.242	96	2.166
60	8.219	73	5.437	85	3.021	97	1.773
61	8.024	74	5.206	86	2.747	98	1.351
62	7.847			87	2.508	99	.923
63	7.640	75	4.982	88	2.232	100	.465
64	7.438	76	4.755				

AGE OF MALE—FIFTY-TWO YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
53	9.103	56	8.747	59	8.304	62	7.749
54	8.985	57	8.605	60	8.109	63	7.547
55	8.864	58	8.458	61	7.920	64	7.351

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF MALE—FIFTY-TWO YEARS, <i>Continued.</i>							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
65	7.156	74	5.165	83	3.371	92	2.137
66	6.942	75	4.944	84	3.225	93	1.753
67	6.722	76	4.720	85	3.006	94	1.569
68	6.492	77	4.487	86	2.733	95	1.978
69	6.277	78	4.304	87	2.496	96	2.158
70	6.067	79	4.095	88	2.221	97	1.766
71	5.842	80	3.826	89	1.929	98	1.346
72	5.615	81	3.692	90	1.852	99	.920
73	5.393	82	3.569	91	1.962	100	.464

AGE OF MALE—FIFTY-THREE YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
54	8.856	66	6.878	78	4.283	90	1.848
55	8.740	67	6.662	79	4.077	91	1.957
56	8.628	68	6.437	80	3.810	92	2.133
57	8.492	69	6.226	81	3.677	93	1.750
58	8.350	70	6.020	82	3.557	94	1.567
59	8.202	71	5.800	83	3.360	95	1.975
60	8.013	72	5.577	84	3.215	96	2.155
61	7.829	73	5.358	85	2.997	97	1.764
62	7.663	74	5.134	86	2.726	98	1.345
63	7.468	75	4.916	87	2.490	99	.919
64	7.276	76	4.695	88	2.216		
65	7.087	77	4.464	89	1.924	100	.463

AGE OF MALE—FIFTY-FOUR YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
55	8.613	61	7.735	67	6.601	73	5.322
56	8.506	62	7.576	68	6.380	74	5.102
57	8.375	63	7.385	69	6.175		
58	8.240	64	7.199			75	4.888
59	8.097			70	5.973	76	4.670
60	7.913	65	7.015	71	5.757	77	4.442
		66	6.811	72	5.538	78	4.263

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF MALE—FIFTY-FOUR YEARS, <i>Continued.</i>							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
79	4.060	85	2.990	91	1.954	97	1.764
80	3.795	86	2.721	92	2.130	98	1.345
81	3.664	87	2.486	93	1.748	99	.920
82	3.545	88	2.212	94	1.565		
83	3.350	89	1.921	95	1.973	100	.463
84	3.206	90	1.845	96	2.154		
AGE OF MALE—FIFTY-FIVE YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
56	8.360	68	6.307	79	4.032	90	1.838
57	8.235	69	6.106			91	1.947
58	8.105			80	3.770	92	2.123
59	7.968	70	5.909	81	3.642	93	1.742
60	7.791	72	5.484	82	3.524	94	1.560
61	7.620	73	5.273	83	3.332		
62	7.466	74	5.057	84	3.190	95	1.968
63	7.282			85	2.976	96	2.149
64	7.102	75	4.847	86	2.709	97	1.760
65	6.924	76	4.633	87	2.475	98	1.343
66	6.726	77	4.409	88	2.203	99	.918
67	6.521	78	4.233	89	1.914	100	.463
AGE OF MALE—FIFTY-SIX YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
57	8.082	68	6.223	79	3.999	90	1.829
58	7.958	69	6.028	80	3.741	91	1.937
59	7.827	70	5.836	81	3.614	92	2.113
60	7.657	71	5.630	82	3.499	93	1.734
61	7.493	72	5.421	83	3.309	94	1.553
62	7.344	73	5.216	84	3.170	95	1.960
63	7.167	74	5.004	85	2.959	96	2.142
64	6.993	75	4.798	86	2.694	97	1.755
65	6.821	76	4.589	87	2.462	98	1.339
66	6.630	77	4.369	88	2.192	99	.916
67	6.432	78	4.196	89	1.904	100	.462

## GOVERNMENT ANNUITY TABLES

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

## AGE OF MALE—FIFTY-SEVEN YEARS.

Age of Female	Value.						
58	7.812	69	5.951	80	3.713	91	1.930
59	7.687	70	5.765	81	3.588	92	2.105
60	7.524	71	5.564	82	3.476	93	1.727
61	7.365	72	5.360	83	3.288	94	1.547
62	7.223	73	5.159	84	3.152		
63	7.052	74	4.953	85	2.943	95	1.953
64	6.885	75	4.751	86	2.681	96	2.136
65	6.719	76	4.545	87	2.451	97	1.752
66	6.534	77	4.330	88	2.183	98	1.338
67	6.342	78	4.161	89	1.896	99	0.916
68	6.140	79	3.967	90	1.821	100	0.462

## AGE OF MALE—FIFTY-EIGHT YEARS.

Age of Female	Value.						
59	7.527	70	5.677	81	3.553	91	1.917
60	7.370	71	5.482	82	3.443	92	2.092
61	7.218	72	5.284	83	3.259	93	1.717
62	7.083	73	5.089	84	3.125	94	1.537
63	6.919	74	4.888				
64	6.759	75	4.692	85	2.920	95	1.941
65	6.599	76	4.491	86	2.661	96	2.125
66	6.421	77	4.279	87	2.434	97	1.745
67	6.236	78	4.115	88	2.168	98	1.334
68	6.040	79	3.925	89	1.884	99	0.914
69	5.857	80	3.675	90	1.809	100	0.462

## AGE OF MALE—FIFTY-NINE YEARS.

Age of Female	Value.						
60	7.204	65	6.468	70	5.579	75	4.623
61	7.059	66	6.296	71	5.391	76	4.427
62	6.931	67	6.118	72	5.199	77	4.221
63	6.774	68	5.929	73	5.009	78	4.061
64	6.620	69	5.753	74	4.814	79	3.876

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF MALE—FIFTY-NINE YEARS, Continued.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
80	3.630	86	2.636	92	2.076	98	1.327
81	3.512	87	2.412	93	1.703	99	.910
82	3.405	88	2.149	94	1.525		
83	3.224	89	1.868	95	1.926	100	.460
84	3.093	90	1.793	96	2.110		
85	2.891	91	1.901	97	1.734		
AGE OF MALE—SIXTY YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
61	6.901	71	5.299	81	3.470	91	1.884
62	6.778	72	5.113	82	3.366	92	2.058
63	6.629	73	4.930	83	3.189	93	1.690
64	6.482	74	4.739	84	3.061	94	1.512
65	6.336	75	4.554	85	2.862	95	1.911
66	6.171	76	4.363	86	2.610	96	2.094
67	6.000	77	4.163	87	2.390	97	1.722
68	5.818	78	4.006	88	2.130	98	1.319
69	5.648	79	3.825	89	1.851	99	.905
70	5.481	80	3.585	90	1.777	100	.458
AGE OF MALE—SIXTY-ONE YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
62	6.640	71	5.217	81	3.436	91	1.872
63	6.496	72	5.037	82	3.335	92	2.046
64	6.356	73	4.859	83	3.161	93	1.680
		74	4.678	84	3.036	94	1.503
65	6.216	75	4.494	85	2.840	95	1.901
66	6.058	76	4.308	86	2.591	96	2.084
67	5.894	77	4.112	87	2.373	97	1.715
68	5.718	78	3.960	88	2.116	98	1.314
69	5.555	79	3.783	89	1.838	99	.903
70	5.393	80	3.547	90	1.765	100	.457

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF MALE—SIXTY-TWO YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
63	6.363	72	4.961	81	3.401	91	1.860
64	6.230	73	4.789	82	3.304	92	2.034
		74	4.610	83	3.134	93	1.671
65	6.097			84	3.011	94	1.496
66	5.945	75	4.434	85	2.819	95	1.892
67	5.787	76	4.253	86	2.573	96	2.077
68	5.618	77	4.062	87	2.358	97	1.710
69	5.461	78	3.914	88	2.103	98	1.310
70	5.305	79	3.741	89	1.827	99	.901
71	5.135	80	3.510	90	1.754	100	.457

AGE OF MALE—SIXTY-THREE YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
64	6.081	73	4.700	82	3.260	91	1.843
		74	4.527	83	3.094	92	2.015
65	5.954			84	2.976	93	1.656
66	5.810	75	4.358			94	1.483
67	5.659	76	4.183	85	2.788	95	1.878
68	5.497	77	3.997	86	2.546	96	2.063
69	5.346	78	3.853	87	2.334	97	1.699
		79	3.685	88	2.082	98	1.303
70	5.197			89	1.809	99	.896
71	5.034	80	3.459				
72	4.867	81	3.354	90	1.737	100	.454

AGE OF MALE—SIXTY-FOUR YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
65	5.833	74	4.461	83	3.067	92	2.006
66	5.695	75	4.297	84	2.952	93	1.648
67	5.551	76	4.127	85	2.768	94	1.476
68	5.395	77	3.946	86	2.531	95	1.871
69	5.251	78	3.807	87	2.321	96	2.059
		79	3.643	88	2.071	97	1.699
70	5.108			89	1.800	98	1.304
71	4.950	80	3.422			99	.898
72	4.789	81	3.320	90	1.728		
73	4.628	82	3.229	91	1.834	100	.455

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF MALE—SIXTY-FIVE YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
66	5·541	75	4·205	84	2·907	93	1·629
67	5·404	76	4·042	85	2·728	94	1·458
68	5·256	77	3·867	86	2·496		
69	5·118	78	3·733	87	2·291	95	1·850
		79	3·575	88	2·046	96	2·040
70	4·982			89	1·778	97	1·686
71	4·832	80	3·359			98	1·297
72	4·677	81	3·261	90	1·707	99	.894
73	4·524	82	3·174	91	1·811		
74	4·363	83	3·017	92	1·983	100	.455

AGE OF MALE—SIXTY-SIX YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
67	5·237	76	3·940	85	2·674	94	1·433
68	5·097	77	3·772	86	2·449		
69	4·967	78	3·643	87	2·250	95	1·819
70	4·838	79	3·491	88	2·010	96	2·009
71	4·695			89	1·747	97	1·664
72	4·547	80	3·282			98	1·283
73	4·401	81	3·188	90	1·677	99	.886
74	4·247	82	3·104	91	1·780		
75	4·097	83	2·953	92	1·950	100	.451

AGE OF MALE—SIXTY-SEVEN YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
68	4·960	76	3·854	85	2·630	94	1·413
69	4·836	77	3·692	86	2·411		
		78	3·568	87	2·217	95	1·794
70	4·714	79	3·421	88	1·982	96	1·984
71	4·577			89	1·723	97	1·647
72	4·437	80	3·218			98	1·273
73	4·296	81	3·127	90	1·653	99	.882
74	4·149	82	3·047	91	1·755		
75	4·004	83	2·900	92	1·925	100	.450
		84	2·798	93	1·581		

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST  $\frac{1}{4}$  PER CENT. PER ANNUM.

AGE OF MALE—SIXTY-EIGHT YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
69	4.688	77	3.595	85	2.573	93	1.551
		78	3.477	86	2.359	94	1.385
70	4.572	79	3.336	87	2.170		
71	4.442			88	1.941	95	1.758
72	4.308			89	1.688	96	1.947
73	4.174	80	3.139			97	1.618
74	4.034	81	3.052			98	1.252
		82	2.976	90	1.620	99	.869
75	3.895	83	2.833	91	1.719		
76	3.751	84	2.736	92	1.887	100	.445

AGE OF MALE—SIXTY-NINE YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
70	4.463	78	3.411	86	2.324	94	1.366
71	4.339	79	3.274	87	2.139		
72	4.211			88	1.913	95	1.735
73	4.083	80	3.083	89	1.664	96	1.922
74	3.948	81	2.999			97	1.599
		82	2.925	90	1.597	98	1.238
75	3.814	83	2.787	91	1.695	99	.859
76	3.675	84	2.692	92	1.861		
77	3.525	85	2.533	93	1.530	100	.440

AGE OF MALE—SEVENTY YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
71	4.267	79	3.236	86	2.306	94	1.357
72	4.143			87	2.124		
73	4.020	80	3.049	88	1.901	95	1.725
74	3.889	81	2.967	89	1.652	96	1.913
		82	2.897			97	1.592
75	3.760	83	2.761	90	1.586	98	1.234
76	3.625	84	2.669	91	1.684	99	.858
77	3.479			92	1.850		
78	3.369	85	2.513	93	1.521	100	.439

## GOVERNMENT ANNUITY TABLES

221

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum or Two Units Less.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

## AGE OF MALE—SEVENTY-ONE YEARS.

Age of Female	Value.						
72	4.074	80	3.015	87	2.114	94	1.251
73	3.955	81	2.957	88	1.980		
74	3.830	82	2.899	89	1.623	95	1.718
		83	2.737			96	1.596
75	3.705	84	2.647			97	1.588
76	3.575			91	1.577	98	1.233
77	3.433			91	1.555	99	859
78	3.326	85	2.454	92	1.522		
79	3.198	86	2.290	93	1.474	100	-441

## AGE OF MALE—SEVENTY-TWO YEARS.

Age of Female	Value.						
73	3.853	80	2.952	87	2.077	94	1.332
74	3.733	81	2.878	88	1.859		
		82	2.813	89	1.618	95	1.695
		83	2.686			96	1.883
75	3.615	84	2.600			97	1.569
76	3.490			90	1.552	98	1.218
77	3.354			91	1.649	99	849
78	3.252	85	2.452	92	1.814		
79	3.129	86	2.253	93	1.493	100	-437

## AGE OF MALE—SEVENTY-THREE YEARS.

Age of Female	Value.						
74	3.653	81	2.831	88	1.841	95	1.682
		82	2.771	89	1.601	96	1.870
75	3.540	83	2.648			97	1.560
76	3.421	84	2.566	90	1.536	98	1.212
77	3.290			91	1.632	99	844
78	3.193	85	2.422	92	1.796		
79	3.074	86	2.228	93	1.478	100	-433
80	2.902	87	2.055	94	1.320		

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF MALE—SEVENTY-FOUR YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
75	3.477	82	2.739	89	1.593	96	1.869
76	3.363	83	2.621	•	•	97	1.563
77	3.237	84	2.543	90	1.528	98	1.216
78	3.144			91	1.624	99	•849
79	3.030			92	1.789		
		85	2.403	93	1.472		
		86	2.213	94	1.315	100	•436
80	2.863	87	2.043				
81	2.795	88	1.832	95	1.677		

AGE OF MALE—SEVENTY-FIVE YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
76	3.259	83	2.558	90	1.501	97	1.547
77	3.140	84	2.486	91	1.596	98	1.207
78	3.053			92	1.759	99	•844
79	2.945			93	1.448		
		85	2.353	94	1.292		
		86	2.169			100	•435
80	2.785	87	2.005				
81	2.722	88	1.799	95	1.651		
82	2.670	89	1.565	96	1.845		

AGE OF MALE—SEVENTY-SIX YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
77	3.019	83	2.473	89	1.524	95	1.609
78	2.938	84	2.407			96	1.804
79	2.837			90	1.461	97	1.517
		85	2.282	91	1.554	98	1.187
80	2.685	86	2.107	92	1.714	99	•832
81	2.626	87	1.950	93	1.410		
82	2.578	88	1.751	94	1.257	100	•430

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF MALE—SEVENTY-SEVEN YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
78	2.830	84	2.332	90	1.424	96	1.765
79	2.736			91	1.515	97	1.490
		85	2.215	92	1.674	98	1.171
80	2.591	86	2.049	93	1.377	99	.824
81	2.537	87	1.899		1.225		
82	2.493	88	1.707			100	.427
83	2.394	89	1.485	95	1.569		

AGE OF MALE—SEVENTY-EIGHT YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
79	2.629	85	2.142	91	1.471	97	1.457
		86	1.985	92	1.630	98	1.150
		87	1.843	93	1.341	99	.814
80	2.492	88	1.659	94	1.191		
81	2.442	89	1.443			100	.424
82	2.403						
83	2.310			95	1.524		
84	2.253	90	1.383	96	1.719		

AGE OF MALE—SEVENTY-NINE YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
80	2.376	86	1.904	92	1.570	98	1.115
81	2.331	87	1.771	93	1.293	99	.793
82	2.296	88	1.596	94	1.146		
83	2.209	89	1.389			100	.416
84	2.158			95	1.468		
		90	1.329	96	1.657		
85	2.053	91	1.414	97	1.407		

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

## AGE OF MALE—EIGHTY YEARS.

Age of Female	Value.						
81	2.239	86	1.839	91	1.366	96	1.610
82	2.208	87	1.710	92	1.518	97	1.367
83	2.127	88	1.543	93	1.252	98	1.083
84	2.080	89	1.344	94	1.110	99	.772
85	1.982	90	1.286	95	1.423	100	.407

## AGE OF MALE—EIGHTY-ONE YEARS.

Age of Female	Value.						
82	2.149	86	1.800	91	1.339	96	1.586
83	2.072	87	1.675	92	1.486	97	1.350
84	2.030	88	1.511	93	1.225	98	1.068
85	1.938	89	1.315	94	1.088	99	.759
		90	1.260	95	1.398	100	.400

## AGE OF MALE—EIGHTY-TWO YEARS.

Age of Female	Value.						
83	2.046	87	1.667	91	1.335	96	1.587
84	2.007	88	1.504	92	1.482	97	1.358
		89	1.308	93	1.219	98	1.079
85	1.920			94	1.081	99	.767
86	1.788	90	1.254	95	1.393	100	.401

## AGE OF MALE—EIGHTY-THREE YEARS.

Age of Female	Value.						
84	1.958	86	1.753	88	1.484	90	1.234
85	1.877	87	1.641	89	1.291	91	1.315

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF MALE—EIGHTY-THREE YEARS, <i>Continued.</i>							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
92	1.466	95	1.370	97	1.352	99	.780
93	1.205	96	1.569	98	1.085	100	.410
94	1.064						

AGE OF MALE—EIGHTY-FOUR YEARS.				AGE OF MALE—EIGHTY-FIVE YEARS.			
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
85	1.745	93	1.133	86	1.494	94	.913
86	1.632	94	.996	87	1.402		
87	1.531	95	1.281	88	1.274	95	1.176
88	1.390	96	1.472	89	1.110	96	1.355
89	1.210	97	1.273	90	1.060	97	1.173
90	1.155	98	1.030	91	1.126	98	.949
91	1.228	99	.750	92	1.261	99	.692
92	1.376	100	.402	93	1.040	100	.374

AGE OF MALE—EIGHTY-SIX YEARS.				AGE OF MALE—EIGHTY-SEVEN YEARS.			
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
87	1.365	94	.887	88	1.240	95	1.142
88	1.239	95	1.144	89	1.078	96	1.326
89	1.079	96	1.324	90	1.030	97	1.161
90	1.032	97	1.150	91	1.099	98	.946
91	1.097	98	.930	92	1.233	99	.690
92	1.228	99	.676	93	1.013	100	.370
93	1.011	100	.364	94	.886		

AGE OF MALE—EIGHTY-EIGHT YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
89	1.046	92	1.200	95	1.104	98	.932
90	.995	93	.988	96	1.282	99	.690
91	1.061	94	.858	97	1.128	100	.376

## MALE (YOUNGER) AND FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF MALE—EIGHTY-NINE YEARS.				AGE OF MALE—NINETY YEARS.			
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
90	.905	96	1.172	91	.892	97	.963
91	.960	97	1.026	92	1.005	98	.783
92	1.091	98	.847	93	.837	99	.580
93	.904	99	.639	94	.732		
94	.785			95	.946	100	.329
95	1.007	100	.354	96	1.102		

AGE OF MALE—NINETY-ONE YEARS.				AGE OF MALE—NINETY-TWO YEARS.			
Age of Female	Value.	Age of Female	Value,	Age of Female	Value.	Age of Female	Value.
92	1.005	97	.988	93	1.003	97	1.230
93	.821	98	.801	94	.862	98	1.032
94	.725	99	.571			99	.769
95	.953	100	.299	95	1.129	100	.407
96	1.124			96	1.356		

AGE OF MALE—NINETY-THREE YEARS.				AGE OF MALE—NINETY-FOUR YEARS.			
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
94	.674	98	.863	95	.500	99	.443
		99	.677	96	.616		
95	.864			97	.583	100	.264
96	1.053	100	.395	98	.528		
97	.981						

AGE OF MALE—NINETY-FIVE YEARS.							
Age of Female	Value.	Age of Female	Value.	Age of Female	Value.	Age of Female	Value.
96	.400	98	.359	99	.322	100	.237
97	.386						

## GOVERNMENT ANNUITY TABLES.

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### FEMALE LIFE.

**Value of Annuity of One Pound per Annum on Two Joint Lives.**

**RATE OF INTEREST 4 PER CENT. PER ANNUM.**

AGE OF YOUNGER—ONE YEAR.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
1	16.312	26	15.273	51	11.833	76	5.072
2	16.365	27	15.193	52	11.580	77	4.801
3	16.501	28	15.107	53	11.351	78	4.585
4	16.648	29	15.014	54	11.119	79	4.346
5	16.670	30	14.905	55	10.886	80	4.046
6	16.671	31	14.807	56	10.660	81	3.890
7	16.687	32	14.735	57	10.407	82	3.748
8	16.660	33	14.652	58	10.153	83	3.527
9	16.600	34	14.543	59	9.893	84	3.363
10	16.517	35	14.408	60	9.590	85	3.125
11	16.417	36	14.263	61	9.298	86	2.835
12	16.317	37	14.125	62	9.033	87	2.583
13	16.218	38	14.007	63	8.737	88	2.295
14	16.133	39	13.889	64	8.451	89	1.992
15	16.061	40	13.747	65	8.172	90	1.912
16	15.996	41	13.622	66	7.876	91	2.022
17	15.933	42	13.472	67	7.577	92	2.199
18	15.869	43	13.296	68	7.273	93	1.802
19	15.811	44	13.121	69	6.991	94	1.612
20	15.752	45	12.928	70	6.717	95	2.026
21	15.681	46	12.751	71	6.433	96	2.203
22	15.606	47	12.565	72	6.150	97	1.797
23	15.529	48	12.393	73	5.876	98	1.366
24	15.441	49	12.231	74	5.600	99	.931
25	15.352	50	12.053	75	5.336	100	.468

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF YOUNGER—TWO YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
2	16.423	28	15.166	53	11.397	77	4.812
3	16.557	29	15.073	54	11.165	78	4.595
4	16.706					79	4.355
		30	14.966	55	10.931		
5	16.727	31	14.869	56	10.704	80	4.053
6	16.731	32	14.794	57	10.450	81	3.896
7	16.747	33	14.710	58	10.194	82	3.753
8	16.719	34	14.604	59	9.934	83	3.531
9	16.659					84	3.366
10	16.576	35	14.466	60	9.628		
11	16.480	36	14.322	61	9.335	85	3.126
12	16.376	37	14.184	62	9.068	86	2.835
13	16.278	38	14.065	63	8.770	87	2.582
14	16.193	39	13.947	64	8.483	88	2.294
						89	1.991
15	16.120	40	13.805	65	8.202		
16	16.056	41	13.679	66	7.904	90	1.911
17	15.993	42	13.528	67	7.605	91	2.021
18	15.930	43	13.353	68	7.298	92	2.197
19	15.872	44	13.175	69	7.014	93	1.800
						94	1.611
20	15.813	45	12.983	70	6.739		
21	15.743	46	12.803	71	6.453	95	2.025
22	15.666	47	12.619	72	6.169	96	2.199
23	15.589	48	12.445	73	5.893	97	1.793
24	15.502	49	12.282	74	5.616	98	1.361
						99	.927
25	15.413	50	12.102				
26	15.332	51	11.884	75	5.350		
27	15.255	52	11.630	76	5.084	100	.466

## AGE OF YOUNGER—THREE YEARS.

Age of Older.	Value.						
3	16.697	9	16.801	14	16.333	19	16.012
4	16.844						
5	16.868	10	16.716	15	16.260	20	15.953
6	16.870	11	16.620	16	16.195	21	15.882
7	16.889	12	16.520	17	16.133	22	15.806
8	16.862	13	16.418	18	16.069	23	15.727

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

## AGE OF YOUNGER—THREE YEARS, Continued.

Age of Older.	Value.						
24	15.640	42	13.654	61	9.422	81	3.926
		43	13.476	62	9.153	82	3.781
25	15.551	44	13.298	63	8.852	83	3.557
26	15.470			64	8.562	84	3.390
27	15.390	45	13.103	65	8.278	85	3.148
28	15.304	46	12.923	66	7.977	86	2.854
29	15.208	47	12.735	67	7.674	87	2.599
		48	12.563	68	7.365	88	2.308
30	15.100	49	12.397	69	7.078	89	2.003
31	15.004						
32	14.930	50	12.215	70	6.800	90	1.923
33	14.844	51	11.994	71	6.510	91	2.034
34	14.735	52	11.740	72	6.223	92	2.210
		53	11.506	73	5.944	93	1.810
35	14.600	54	11.268	74	5.664	94	1.621
36	14.452						
37	14.314	55	11.034	75	5.395	95	2.036
38	14.195	56	10.805	76	5.126	96	2.210
39	14.075	57	10.548	77	4.851	97	1.801
		58	10.290	78	4.632	98	1.366
40	13.932	59	10.027	79	4.389	99	.929
41	13.806	60	9.719	80	4.085	100	.466

## AGE OF YOUNGER—FOUR YEARS.

Age of Older.	Value.						
4	16.998	15	16.412	26	15.620	37	14.456
5	17.019	16	16.347	27	15.541	38	14.337
6	17.024	17	16.283	28	15.451	39	14.217
7	17.041	18	16.221	29	15.358	40	14.072
8	17.016	19	16.164		30	15.246	41
9	16.956	20	16.105	31	15.150	42	13.945
10	16.870	21	16.034	32	15.077	43	13.613
11	16.771	22	15.957	33	14.991	44	13.432
12	16.671	23	15.879	34	14.881	45	13.237
13	16.573	24	15.790	35	14.742	46	13.054
14	16.484	25	15.701	36	14.597	47	12.866

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF YOUNGER—FOUR YEARS, Continued.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
48	12.690	61	9.522	74	5.723	87	2.623
49	12.526	62	9.249	75	5.452	88	2.329
		63	8.945	76	5.180	89	2.022
50	12.341	64	8.652	77	4.901	90	1.940
51	12.118			78	4.680	91	2.053
52	11.861	65	8.366	79	4.434	92	2.230
53	11.626	66	8.061			93	1.827
54	11.387	67	7.755	80	4.127	94	1.636
		68	7.443	81	3.966	95	2.055
55	11.147	69	7.153	82	3.819	96	2.230
56	10.918			83	3.592	97	1.816
57	10.659	70	6.872	84	3.423	98	1.377
58	10.398	71	6.579	85	3.178	99	.937
59	10.132	72	6.288				
60	9.821	73	6.006	86	2.881	100	.470

AGE OF YOUNGER—FIVE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
5	17.045	21	16.066	36	14.630	51	12.152
6	17.047	22	15.989	37	14.492	52	11.895
7	17.067	23	15.911	38	14.372	53	11.660
8	17.040	24	15.823	39	14.252	54	11.421
9	16.982						
		25	15.733	40	14.108	55	11.182
10	16.898	26	15.653	41	13.981	56	10.949
11	16.799	27	15.574	42	13.828	57	10.692
12	16.697	28	15.486	43	13.649	58	10.430
13	16.599	29	15.390	44	13.468	59	10.164
14	16.515						
15	16.439	30	15.282	45	13.271	60	9.851
16	16.376	31	15.183	46	13.090	61	9.552
17	16.313	32	15.110	47	12.901	62	9.279
18	16.249	33	15.026	48	12.726	63	8.974
19	16.195	34	14.917	49	12.559	64	8.680
20	16.136	35	14.778	50	12.377	65	8.393

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF YOUNGER—FIVE YEARS, *Continued.*

Age of Older.	Value.						
66	8.088	75	5.469	84	3.433	92	2.235
67	7.781	76	5.196			93	1.832
68	7.467	77	4.917	85	3.187	94	1.640
69	7.176	78	4.695	86	2.888	95	2.059
70	6.894	79	4.448	87	2.630	96	2.234
71	6.600	80	4.140	88	2.335	97	1.819
72	6.309	81	3.978	89	2.027	98	1.379
73	6.026	82	3.831	90	1.945	99	.938
74	5.742	83	3.603	91	2.058	100	.470

## AGE OF YOUNGER—SIX YEARS.

Age of Older.	Value.						
6	17.054	31	15.202	55	11.204	79	4.459
7	17.071	32	15.127	56	10.972		
8	17.047	33	15.043	57	10.712	80	4.150
9	16.987	34	14.935	58	10.452	81	3.988
10	16.905	35	14.798	59	10.185	82	3.840
11	16.808	36	14.650	60	9.873	83	3.612
12	16.706	37	14.510	61	9.572	84	3.441
13	16.607	38	14.392	62	9.299	85	3.194
14	16.523	39	14.272	63	8.994	86	2.894
15	16.452			64	8.700	87	2.635
16	16.385	40	14.128			88	2.339
17	16.324	41	14.002	65	8.412	89	2.030
18	16.261	42	13.849	66	8.107		
19	16.205	43	13.670	67	7.799	90	1.949
20	16.149	44	13.490	68	7.485	91	2.062
21	16.079	45	13.293	69	7.194	92	2.239
22	16.003	46	13.110	70	6.911	93	1.835
23	15.925	47	12.923	71	6.617	94	1.643
24	15.838	48	12.747	72	6.325		
25	15.749	49	12.582	73	6.041	95	2.064
26	15.667			74	5.757	96	2.238
27	15.590	50	12.397			97	1.821
28	15.502	51	12.175	75	5.483	98	1.380
29	15.408	52	11.916	76	5.210	99	.938
30	15.297	53	11.681	77	4.930		
		54	11.443	78	4.707	100	.470

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF YOUNGER—SEVEN YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
7	17.093	31	15.232	55	11.238	79	4.478
8	17.066	32	15.161	56	11.006		
9	17.009	33	15.074	57	10.746	80	4.167
		34	14.967	58	10.484	81	4.005
10	16.925			59	10.218	82	3.856
11	16.830	35	14.830			83	3.627
12	16.730	36	14.684	60	9.905	84	3.455
13	16.631	37	14.544	61	9.604		
14	16.546	38	14.424	62	9.330	85	3.207
		39	14.306	63	9.024	86	2.906
15	16.475			64	8.730	87	2.646
16	16.413	40	14.162			88	2.349
17	16.348	41	14.035	65	8.442	89	2.039
18	16.287	42	13.883	66	8.135		
19	16.231	43	13.705	67	7.827	90	1.957
		44	13.524	68	7.513	91	2.070
20	16.174			69	7.220	92	2.249
21	16.107	45	13.328			93	1.842
22	16.031	46	13.145	70	6.937	94	1.650
23	15.954	47	12.956	71	6.642		
24	15.867	48	12.782	72	6.349		
		49	12.615	73	6.065	95	2.073
25	15.778			74	5.779	96	2.247
26	15.698	50	12.433			97	1.828
27	15.619	51	12.208	75	5.505	98	1.385
28	15.533	52	11.951	76	5.230	99	.941
29	15.438	53	11.714	77	4.950		
30	15.330	54	11.476	78	4.726	100	.471

AGE OF YOUNGER—EIGHT YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
8	17.045	15	16.456	21	16.091	27	15.610
9	16.984	16	16.394	22	16.019	28	15.522
10	16.904	17	16.334	23	15.941	29	15.430
11	16.807	18	16.269	24	15.855		
12	16.709	19	16.216			30	15.321
13	16.612			25	15.767	31	15.226
14	16.528	20	16.159	26	15.687	32	15.153

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST  $\frac{1}{4}$  PER CENT. PER ANNUM.AGE OF YOUNGER—EIGHT YEARS, *Continued.*

Age of Older.	Value.						
33	15.071	50	12.435	67	7.837	84	3.463
34	14.960	51	12.213	68	7.522		
		52	11.954	69	7.230	85	3.215
35	14.824	53	11.720			86	2.913
36	14.679	54	11.480	70	6.947	87	2.652
37	14.541			71	6.652	88	2.354
38	14.422	55	11.243	72	6.359	89	2.043
39	14.302	56	11.012	73	6.074		
		57	10.753	74	5.789	90	1.962
40	14.160	58	10.491			91	2.075
41	14.034	59	10.224	75	5.514	92	2.254
42	13.881			76	5.240	93	1.847
43	13.704	60	9.913	77	4.959	94	1.654
44	13.525	61	9.612	78	4.735		
		62	9.338	79	4.486	95	2.078
45	13.328	63	9.033			96	2.253
46	13.147	64	8.738	80	4.176	97	1.833
47	12.958			81	4.013	98	1.388
48	12.783	65	8.451	82	3.865	99	.943
49	12.619	66	8.145	83	3.635	100	.472

## AGE OF YOUNGER—NINE YEARS.

Age of Older.	Value.						
9	16.930	22	15.971	35	14.789	48	12.761
10	16.846	23	15.899	36	14.645	49	12.596
11	16.753	24	15.812	37	14.508		
12	16.653	25	15.725	38	14.391	50	12.415
13	16.559	26	15.646	39	14.273	51	12.192
14	16.476	27	15.569	40	14.129	52	11.937
15	16.406	28	15.484	41	14.005	53	11.701
16	16.343	29	15.390	42	13.854	54	11.464
17	16.284	30	15.284	43	13.676		
18	16.224	31	15.188	44	13.499	55	11.226
19	16.167	32	15.118	45	13.304	56	10.997
20	16.113	33	15.034	46	13.122	57	10.739
21	16.045	34	14.928	47	12.936	58	10.478

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF YOUNGER—NINE YEARS. <i>Continued.</i>							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
60	9.900	70	6.943	80	4.177	90	1.963
61	9.602	71	6.649	81	4.015	91	2.077
62	9.329	72	6.357	82	3.866	92	2.256
63	9.024	73	6.072	83	3.637	93	1.848
64	8.730	74	5.787	84	3.465	94	1.656
65	8.443	75	5.513	85	3.217	95	2.080
66	8.138	76	5.239	86	2.915	96	2.256
67	7.831	77	4.958	87	2.654	97	1.835
68	7.517	78	4.735	88	2.356	98	1.390
69	7.226	79	4.487	89	2.045	99	.944
						100	.473
AGE OF YOUNGER—TEN YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
10	16.768	31	15.130	51	12.155	71	6.636
11	16.672	32	15.059	52	11.899	72	6.344
12	16.576	33	14.978	53	11.668	73	6.062
13	16.480	34	14.871	54	11.430	74	5.777
14	16.401	35	14.737	55	11.194	75	5.505
15	16.331	36	14.590	56	10.964	76	5.231
16	16.270	37	14.455	57	10.709	77	4.951
17	16.210	38	14.339	58	10.450	78	4.728
18	16.151	39	14.222	59	10.185	79	4.481
19	16.099	40	14.081	60	9.875	80	4.171
20	16.042	41	13.955	61	9.576	81	4.010
21	15.977	42	13.806	62	9.306	82	3.862
22	15.904	43	13.631	63	9.002	83	3.633
23	15.829	44	13.452	64	8.709	84	3.462
24	15.748	45	13.260	65	8.424	85	3.215
25	15.660	46	13.080	66	8.119	86	2.913
26	15.583	47	12.893	67	7.814	87	2.652
27	15.507	48	12.721	68	7.501	88	2.355
28	15.421	49	12.557	69	7.211	89	2.044
29	15.330	50	12.375	70	6.929	90	1.962

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF YOUNGER—TEN YEARS, *Continued.*

Age of Older.	Value.						
91	2.076	94	1.655	96	2.256	99	.944
92	2.255			97	1.835		
93	1.848	95	2.080	98	1.390	100	.473

## AGE OF YOUNGER—ELEVEN YEARS.

Age of Older.	Value.						
11	16.582	34	14.804	56	10.925	79	4.471
12	16.484			57	10.669		
13	16.391	35	14.670	58	10.413	80	4.162
14	16.310	36	14.528	59	10.150	81	4.001
15	16.244	37	14.390	60	9.841	82	3.854
16	16.184	38	14.276	61	9.544	83	3.626
17	16.125	39	14.160	62	9.274	84	3.456
18	16.065	40	14.020	63	8.973	85	3.209
19	16.015	41	13.897	64	8.682	86	2.909
20	15.962	42	13.747	65	8.397	87	2.648
21	15.894	43	13.573	66	8.094	88	2.351
22	15.824	44	13.398	67	7.790	89	2.041
23	15.751	45	13.204	68	7.478	90	1.959
24	15.667	46	13.027	69	7.189	91	2.073
25	15.585	47	12.842	70	6.909	92	2.252
26	15.506	48	12.670	71	6.617	93	1.845
27	15.433	49	12.508	72	6.327	94	1.653
28	15.349	50	12.328	73	6.045	95	2.077
29	15.257	51	12.107	74	5.762	96	2.253
30	15.152	52	11.854	75	5.490	97	1.834
31	15.058	53	11.622	76	5.218	98	1.390
32	14.990	54	11.389	77	4.939	99	.944
33	14.909	55	11.152	78	4.717	100	.473

## AGE OF YOUNGER—TWELVE YEARS.

Age of Older.	Value.						
12	16.391	14	16.218	16	16.094	18	15.978
13	16.296	15	16.151	17	16.037	19	15.926

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF YOUNGER—TWELVE YEARS, <i>Continued.</i>							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
20	15.876	41	13.835	61	9.509	81	3.990
21	15.812	42	13.687	62	9.241	82	3.844
22	15.739	43	13.513	63	8.940	83	3.617
23	15.668	44	13.339	64	8.651	84	3.447
24	15.587						
25	15.502	45	13.148	65	8.368	85	3.201
26	15.429	46	12.970	66	8.066	86	2.902
27	15.353	47	12.788	67	7.763	87	2.643
28	15.272	48	12.617	68	7.453	88	2.346
29	15.183	49	12.455	69	7.166	89	2.037
30	15.077	50	12.277	70	6.887	90	1.955
31	14.985	51	12.059	71	6.596	91	2.069
32	14.916	52	11.805	72	6.307	92	2.247
33	14.837	53	11.575	73	6.027	93	1.841
34	14.734	54	11.342	74	5.745	94	1.649
35	14.601	55	11.110	75	5.474	95	2.073
36	14.459	56	10.882	76	5.203	96	2.249
37	14.326	57	10.629	77	4.925	97	1.831
38	14.209	58	10.372	78	4.704	98	1.388
39	14.095	59	10.112	79	4.458	99	.943
40	13.956	60	9.805	80	4.151	100	.472

## AGE OF YOUNGER—THIRTEEN YEARS.

Age of Older.	Value.						
13	16.207	25	15.426	37	14.261	49	12.406
14	16.127	26	15.350	38	14.148		
15	16.062	27	15.280	39	14.031	50	12.228
16	16.004	28	15.196	40	13.895	51	12.011
17	15.950	29	15.109	41	13.774	52	11.760
18	15.893	30	15.007	42	13.628	53	11.529
19	15.842	31	14.914	43	13.456	54	11.298
20	15.790	32	14.846	44	13.282		
21	15.729	33	14.767	45	13.093	56	10.842
22	15.660	34	14.665	46	12.917	57	10.588
23	15.587	35	14.535	47	12.734	58	10.335
24	15.507	36	14.394	48	12.566	59	10.074

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF YOUNGER—THIRTEEN YEARS, <i>Continued.</i>							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
60	9.769	71	6.575	81	3.979	91	2.064
61	9.476	72	6.287	82	3.833	92	2.242
62	9.208	73	6.008	83	3.607	93	1.837
63	8.909	74	5.727	84	3.438	94	1.646
64	8.621						
65	8.339	75	5.457	85	3.193	95	2.068
66	8.039	76	5.187	86	2.895	96	2.245
67	7.737	77	4.910	87	2.636	97	1.827
68	7.429	78	4.690	88	2.341	98	1.386
69	7.142	79	4.446	89	2.032	99	.942
70	6.865	80	4.139	90	1.951	100	.472

AGE OF YOUNGER—FOURTEEN YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
14	16.052	36	14.341	58	10.303	80	4.130
15	15.985	37	14.209	59	10.046	81	3.971
16	15.929	38	14.096	60	9.741	82	3.825
17	15.874	39	13.983	61	9.449	83	3.600
18	15.821	40	13.844	62	9.183	84	3.431
19	15.771	41	13.726	63	8.885	85	3.187
20	15.720	42	13.580	64	8.598	86	2.889
21	15.657	43	13.410	65	8.317	87	2.631
22	15.591	44	13.238	66	8.018	88	2.337
23	15.522	45	13.048	67	7.717	89	2.028
24	15.440	46	12.874	68	7.410	90	1.947
25	15.360	47	12.693	69	7.124	91	2.060
26	15.287	48	12.524	70	6.847	92	2.238
27	15.215	49	12.366	71	6.559	93	1.834
28	15.136	50	12.190	72	6.272	94	1.643
29	15.047	51	11.973	73	5.994		
30	14.947	52	11.724	74	5.714	95	2.065
31	14.857	53	11.496			96	2.241
32	14.789	54	11.263	75	5.445	97	1.825
33	14.710	55	11.033	76	5.175	98	1.383
34	14.608	56	10.809	77	4.900	99	.941
35	14.479	57	10.558	78	4.680		
				79	4.436	100	.471

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF YOUNGER—FIFTEEN YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
15	15.924	38	14.057	59	10.024	80	4.124
16	15.866	39	13.944			81	3.965
17	15.812			60	9.722	82	3.820
18	15.758	40	13.808	61	9.430	83	3.595
19	15.712	41	13.687	62	9.165	84	3.426
20	15.662	42	13.544	63	8.868		
21	15.601	43	13.374	64	8.582	85	3.183
22	15.533	44	13.204			86	2.886
23	15.466			65	8.301	87	2.628
24	15.388	45	13.016	66	8.004	88	2.334
25	15.306	46	12.841	67	7.703	89	2.026
26	15.234	47	12.662	68	7.397		
27	15.165	48	12.494	69	7.112	90	1.945
28	15.085	49	12.335	70	6.836	91	2.057
29	15.000	50	12.161	71	6.548	92	2.235
30	14.897	51	11.946	72	6.262	93	1.832
31	14.810	52	11.697	73	5.984	94	1.640
32	14.744	53	11.470	74	5.705	95	2.062
33	14.666	54	11.240	75	5.436	96	2.238
34	14.564	55	11.008	76	5.168	97	1.823
35	14.435	56	10.786	77	4.892	98	1.382
36	14.298	57	10.535	78	4.673	99	.940
37	14.168	58	10.283	79	4.430	100	.471

AGE OF YOUNGER—SIXTEEN YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
16	15.813	27	15.120	38	14.024	49	12.313
17	15.758	28	15.043	39	13.913	50	12.138
18	15.705	29	14.958	40	13.778	51	11.925
19	15.658	30	14.859	41	13.660	52	11.677
20	15.612	31	14.769	42	13.514	53	11.451
21	15.552	32	14.706	43	13.347	54	11.221
22	15.485	33	14.630	44	13.176	55	10.992
23	15.417	34	14.529	45	12.990	56	10.768
24	15.341	35	14.400	46	12.817	57	10.519
25	15.263	36	14.263	47	12.637	58	10.267
26	15.189	37	14.134	48	12.471	59	10.010

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF YOUNGER—SIXTEEN YEARS, <i>Continued.</i>							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
60	9.707	71	6.541	81	3.962	91	2.056
61	9.417	72	6.255	82	3.817	92	2.234
62	9.152	73	5.978	83	3.592	93	1.830
63	8.856	74	5.699	84	3.424	94	1.639
64	8.570						
65	8.291	75	5.431	85	3.180	95	2.060
66	7.993	76	5.162	86	2.883	96	2.237
67	7.694	77	4.888	87	2.626	97	1.822
68	7.388	78	4.669	88	2.332	98	1.381
69	7.104	79	4.426	89	2.024	99	.939
70	6.828	80	4.120	90	1.943	100	.471

AGE OF YOUNGER—SEVENTEEN YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
17	15.708	38	13.994	59	9.997	80	4.118
18	15.653	39	13.884	60	9.695	81	3.959
19	15.608	40	13.750	61	9.405	82	3.814
20	15.561	41	13.633	62	9.142	83	3.589
21	15.504	42	13.490	63	8.846	84	3.421
22	15.439	43	13.320	64	8.561	85	3.178
23	15.371	44	13.152	65	8.282	86	2.881
24	15.295	45	12.966	66	7.985	87	2.624
25	15.218	46	12.794	67	7.686	88	2.331
26	15.149	47	12.616	68	7.381	89	2.023
27	15.079	48	12.450	69	7.097	90	1.942
28	15.002	49	12.293	70	6.822	91	2.055
29	14.919	50	12.119	71	6.535	92	2.233
30	14.821	51	11.905	72	6.249	93	1.830
31	14.734	52	11.659	73	5.972	94	1.638
32	14.668	53	11.434	74	5.694	95	2.059
33	14.595	54	11.205	75	5.426	96	2.235
34	14.496	55	10.976	76	5.158	97	1.820
35	14.368	56	10.755	77	4.884	98	1.381
36	14.231	57	10.504	78	4.665	99	.939
37	14.102	58	10.253	79	4.422	100	.471

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF YOUNGER—EIGHTEEN YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
18	15.604	40	13.722	61	9.394	81	3.957
19	15.557	41	13.606	62	9.131	82	3.812
20	15.511	42	13.464	63	8.837	83	3.587
21	15.454	43	13.297	64	8.552	84	3.419
22	15.392			65	8.274	85	3.176
23	15.326	45	12.943	66	7.977	86	2.880
24	15.250	46	12.771	67	7.679	87	2.623
25	15.173	47	12.594	68	7.374	88	2.329
26	15.105	48	12.430	69	7.091	89	2.022
27	15.039	49	12.274				
28	14.961			70	6.816	90	1.941
29	14.879	50	12.100	71	6.529	91	2.054
		51	11.888	72	6.244	92	2.231
30	14.783	52	11.641	73	5.968	93	1.829
31	14.697	53	11.417	74	5.690	94	1.638
32	14.634	54	11.190				
33	14.558			75	5.423	95	2.058
34	14.462	55	10.961	76	5.155	96	2.234
		56	10.740				
35	14.336	57	10.492	77	4.880	97	1.819
36	14.200	58	10.240	78	4.662	98	1.380
37	14.072	59	9.984	79	4.420	99	.938
38	13.963			80	4.115	100	.471
39	13.855	60	9.684				

AGE OF YOUNGER—NINETEEN YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
19	15.515	30	14.750	40	13.701	50	12.088
		31	14.667	41	13.586	51	11.876
20	15.468	32	14.605	42	13.445	52	11.631
21	15.411	33	14.532	43	13.279	53	11.406
22	15.350	34	14.433	44	13.111	54	11.180
23	15.287						
24	15.213						
25	15.136	35	14.310	45	12.926	55	10.953
26	15.068	36	14.176	46	12.756	56	10.732
27	15.003	37	14.048	47	12.579	57	10.484
28	14.929	38	13.941	48	12.415	58	10.234
29	14.846	39	13.832	49	12.261	59	9.978

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF YOUNGER—NINETEEN YEARS, Continued.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
60	9.677	70	6.814	80	4.115	90	1.941
61	9.389	71	6.528	81	3.957	91	2.054
62	9.126	72	6.243	82	3.812	92	2.232
63	8.832	73	5.967	83	3.587	93	1.829
64	8.548	74	5.689	84	3.420	94	1.638
65	8.270	75	5.422	85	3.176	95	2.059
66	7.974	76	5.154	86	2.880	96	2.234
67	7.676	77	4.880	87	2.623	97	1.820
68	7.372	78	4.662	88	2.329	98	1.380
69	7.088	79	4.419	89	2.022	99	.938
						100	.470

AGE OF YOUNGER—TWENTY YEARS.								
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	
20	15.426	41	13.565	61	9.383	81	3.957	
21	15.368	42	13.426	62	9.122	82	3.813	
22	15.306	43	13.261	63	8.828	83	3.588	
23	15.245	44	13.094	64	8.544	84	3.421	
24	15.174		45	12.910	65	8.267	85	3.177
25	15.099	46	12.740	66	7.971	86	2.881	
26	15.031	47	12.564	67	7.674	87	2.624	
27	14.966	48	12.401	68	7.369	88	2.330	
28	14.894	49	12.247	69	7.087	89	2.023	
29	14.814		50	12.076	70	6.813	90	1.942
30	14.718	51	11.865	71	6.527	91	2.054	
31	14.634	52	11.620	72	6.242	92	2.232	
32	14.575	53	11.397	73	5.966	93	1.829	
33	14.503	54	11.170	74	5.688	94	1.638	
34	14.408		55	10.944	75	5.421	95	2.059
35	14.282	56	10.724	76	5.154	96	2.235	
36	14.151	57	10.477	77	4.880	97	1.821	
37	14.025	58	10.227	78	4.662	98	1.381	
38	13.917	59	9.972	79	4.420	99	.939	
39	13.810					100	.471	
40	13.679	60	9.672	80	4.116			

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF YOUNGER—TWENTY-ONE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
21	15.316	42	13.397	62	9.111	82	3.811
22	15.254	43	13.234	63	8.818	83	3.587
23	15.191	44	13.069	64	8.535	84	3.420
24	15.122	45	12.886	65	8.258	85	3.177
25	15.050	46	12.717	66	7.964	86	2.880
26	14.984	47	12.541	67	7.666	87	2.623
27	14.920	48	12.379	68	7.363	88	2.330
28	14.847	49	12.226	69	7.081	89	2.022
29	14.770	50	12.055	70	6.807	90	1.941
30	14.676	51	11.846	71	6.522	91	2.054
31	14.593	52	11.602	72	6.238	92	2.232
32	14.533	53	11.379	73	5.962	93	1.829
33	14.464	54	11.154	74	5.685	94	1.638
34	14.370	55	10.928	75	5.418	95	2.059
35	14.248	56	10.709	76	5.151	96	2.235
36	14.114	57	10.463	77	4.877	97	1.821
37	13.992	58	10.214	78	4.660	98	1.381
38	13.886	59	9.960	79	4.418	99	.939
39	13.778						
40	13.649	60	9.660	80	4.114	100	.471
41	13.536	61	9.373	81	3.956		

AGE OF YOUNGER—TWENTY-TWO YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
22	15.197	32	14.488	42	13.365	52	11.581
23	15.134	33	14.418	43	13.202	53	11.359
24	15.064	34	14.327	44	13.038	54	11.134
25	14.994	35	14.206	45	12.858	55	10.910
26	14.931	36	14.076	46	12.690	56	10.691
27	14.869	37	13.951	47	12.515	57	10.446
28	14.797	38	13.849	48	12.353	58	10.198
29	14.718	39	13.744	49	12.201	59	9.945
30	14.629	40	13.614	50	12.032	60	9.646
31	14.547	41	13.502	51	11.823	61	9.359

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF YOUNGER—TWENTY-TWO YEARS, <i>Continued.</i>							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
62	9.099	71	6.515	81	3.953	91	2.053
63	8.806	72	6.232	.82	3.809	92	2.231
64	8.524	73	5.956	83	3.585	93	1.828
		74	5.679	84	3.418	94	1.638
65	8.248	75	5.413	85	3.175	95	2.059
66	7.954	76	5.147	86	2.879	96	2.235
67	7.658	77	4.873	87	2.622	97	1.820
68	7.354	78	4.656	88	2.329	98	1.381
69	7.073	79	4.414	89	2.021	99	.939
70	6.800	80	4.111	90	1.941	100	.471

AGE OF YOUNGER—TWENTY THREE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
23	15.077	39	13.707	55	10.891	73	5.951
24	15.006			56	10.674	74	5.674
		40	13.580	57	10.429		
25	14.936	41	13.468	58	10.182	75	5.409
26	14.875	42	13.331	59	9.930	76	5.142
27	14.815	43	13.171			77	4.869
28	14.746	44	13.007	60	9.632	78	4.652
29	14.668			61	9.346	79	4.411
		45	12.828	62	9.086		
30	14.577	46	12.663	63	8.795	80	4.108
31	14.500	47	12.489	64	8.513	81	3.950
32	14.442	48	12.328	65	8.238	82	3.806
33	14.373	49	12.176	66	7.944	83	3.583
34	14.281			67	7.648	84	3.416
		50	12.007	68	7.346	85	3.173
35	14.164	51	11.800	69	7.065	86	2.878
36	14.035	52	11.559	70	6.793	87	2.621
37	13.913	53	11.339	71	6.508	88	2.328
38	13.809	54	11.115	72	6.225	89	2.021
						90	1.940

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST  $\frac{1}{4}$  PER CENT. PER ANNUM.AGE OF YOUNGER—TWENTY-THREE YEARS *Continued.*

Age of Older.	Value.						
91	2.053	94	1.637	96	.2.234	99	.939
92	2.231			97	1.820		
93	1.828	95	2.058	98	1.381	100	.471

## AGE OF YOUNGER—TWENTY-FOUR YEARS.

Age of Older.	Value.						
24	14.941	43	13.131	62	9.069	82	3.802
		44	12.970	63	8.778	83	3.578
25	14.870			64	8.498	84	3.412
26	14.809	45	12.791				
27	14.752	46	12.627	65	8.223	85	3.170
28	14.684	47	12.457	66	7.931	86	2.875
29	14.610	48	12.297	67	7.636	87	2.619
		49	12.146	68	7.334	88	2.326
30	14.519			69	7.054	89	2.019
31	14.441	50	11.977				
32	14.388	51	11.771	70	6.782	90	1.938
33	14.320	52	11.531	71	6.498	91	2.050
34	14.230	53	11.312	72	6.216	92	2.229
		54	11.090	73	5.942	93	1.826
35	14.111			74	5.666	94	1.636
36	13.986	55	10.867				
37	13.866	56	10.650	75	5.401	95	2.056
38	13.764	57	10.407	76	5.135	96	2.232
39	13.661	58	10.161	77	4.863	97	1.819
		59	9.910	78	4.646	98	1.380
40	13.537			79	4.405	99	.939
41	13.427	60	9.613	80	4.102		
42	13.291	61	9.328	81	3.945	100	.471

## AGE OF YOUNGER—TWENTY-FIVE YEARS.

Age of Older.	Value.						
25	14.805	27	14.686	29	14.548	31	14.383
26	14.743	28	14.621	30	14.461	32	14.329

## FEMALE LIFE:

Value of Annuity of One Pound per Annum on Two Joint Lives;

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF YOUNGER—TWENTY-FIVE YEARS, <i>Continued.</i>							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
33	14.266	50	11.948	67	7.623	84	3.408
34	14.177	51	11.741	68	7.322	85	3.166
		52	11.503	69	7.042		
35	14.060	53	11.285			86	2.871
36	13.934	54	11.064	70	6.771	87	2.615
37	13.817			71	6.488	88	2.323
38	13.718	55	10.843	72	6.206	89	2.016
39	13.616	56	10.627	73	5.933		
		57	10.385	74	5.658	90	1.936
40	13.491	58	10.140			91	2.048
41	13.385	59	9.890	75	5.393	92	2.226
42	13.251			76	5.128	93	1.824
43	13.092	60	9.595	77	4.856	94	1.634
44	12.931	61	9.310	78	4.610		
		62	9.052	79	4.399	95	2.054
45	12.755	63	8.762			96	2.230
46	12.591	64	8.482	80	4.097	97	1.817
47	12.422			81	3.940	98	1.378
48	12.265	65	8.209	82	3.797	99	.938
49	12.115	66	7.917	83	3.574	100	.470

## AGE OF YOUNGER—TWENTY-SIX YEARS.

Age of Older.	Value.						
26	14.687	39	13.579	51	11.721	63	8.752
27	14.629			52	11.482	64	8.473
28	14.564	40	13.456	53	11.266		
29	14.494	41	13.348	54	11.046		
		42	13.218			65	8.200
30	14.408	43	13.061	55	10.825	66	7.909
31	14.334	44	12.901	56	10.611	67	7.615
32	14.280			57	10.369	68	7.315
33	14.217	45	12.725	58	10.126	69	7.036
34	14.132	46	12.564	59	9.876		
		47	12.395			70	6.765
35	14.107	48	12.239			71	6.482
36	13.892	49	12.092	60	9.582	72	6.201
37	13.775			61	9.299	73	5.928
38	13.678	50	11.926	62	9.041	74	5.653

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST  $\frac{1}{4}$  PER CENT. PER ANNUM.

AGE OF YOUNGER—TWENTY-SIX YEARS, <i>Continued.</i>							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value,
75	5.389	82	3.795	89	2.016	96	2.230
76	5.124	83	3.572	90	1.935	97	1.816
77	4.853	84	3.406	91	2.047	98	1.378
78	4.637			92	2.225	99	.937
79	4.397	85	3.165	93	1.823		
		86	2.870	94	1.633	100	.470
80	4.094	87	2.614				
81	3.938	88	2.322	95	2.053		

AGE OF YOUNGER—TWENTY-SEVEN YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
27	14.576	47	12.372	67	7.610	87	2.614
28	14.511	48	12.217	68	7.310	88	2.322
29	14.441	49	12.070	69	7.032	89	2.015
30	14.359	50	11.907	70	6.761	90	1.935
31	14.285	51	11.703	71	6.479	91	2.047
32	14.235	52	11.466	72	6.198	92	2.225
33	14.172	53	11.249	73	5.925	93	1.823
34	14.087	54	11.031	74	5.651	94	1.633
35	13.976	55	10.811	75	5.387	95	2.053
36	13.853	56	10.598	76	5.122	96	2.230
37	13.737	57	10.357	77	4.851	97	1.817
38	13.640	58	10.114	78	4.635	98	1.378
39	13.544	59	9.866	79	4.395	99	.937
40	13.423	60	9.572	80	4.094	100	.470
41	13.317	61	9.290	81	3.937		
42	13.186	62	9.033	82	3.794		
43	13.032	63	8.744	83	3.571		
44	12.875	64	8.466	84	3.406		
45	12.700	65	8.193	85	3.164		
46	12.538	66	7.903	86	2.870		

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF YOUNGER—TWENTY-EIGHT YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
28	14.451	47	12.341	65	8.184	83	3.569
29	14.381	48	12.189	66	7.894	84	3.404
		49	12.043	67	7.602		
30	14.299			68	7.303		
31	14.229			69	7.024	85	3.163
32	14.179	50	11.881			86	2.868
33	14.120	51	11.680			87	2.613
34	14.036	52	11.444	70	6.755	88	2.321
		53	11.229	71	6.473	89	2.015
35	13.925	54	11.010	72	6.193		
36	13.806			73	5.920	90	1.934
37	13.692	55	10.792	74	5.646	91	2.047
38	13.596	56	10.580			92	2.224
39	13.500	57	10.341	75	5.383	93	1.823
		58	10.098	76	5.118	94	1.632
40	13.382	59	9.851	77	4.848		
41	13.279			78	4.632	95	2.052
42	13.149					96	2.229
43	12.995	60	9.558	79	4.393	97	1.817
44	12.840	61	9.277			98	1.378
		62	9.021	80	4.091	99	.938
45	12.669	63	8.733	81	3.935		
46	12.508	64	8.455	82	3.792	100	.470

AGE OF YOUNGER—TWENTY-NINE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
29	14.316	39	13.452	49	12.013	59	9.833
30	14.234	40	13.334	50	11.851	60	9.542
31	14.165	41	13.234	51	11.652	61	9.261
32	14.119	42	13.108	52	11.418	62	9.006
33	14.059	43	12.954	53	11.204	63	8.720
34	13.979	44	12.800	54	10.987	64	8.443
35	13.869	45	12.630	55	10.769	65	8.172
36	13.751	46	12.474	56	10.559	66	7.883
37	13.641	47	12.308	57	10.321	67	7.591
38	13.547	48	12.155	58	10.080	68	7.293

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.  
RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF YOUNGER—TWENTY-NINE YEARS, Continued.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
69	7.015	77	4.843	85	3.160	93	1.822
		78	4.628	86	2.866	94	1.631
70	6.746	79	4.388	87	2.611		
71	6.465			88	2.319	95	2.051
72	6.186			89	2.013	96	2.227
73	5.914	80	4.087			97	1.815
74	5.640	81	3.931	90	1.933	98	1.378
75	5.377	82	3.788	91	2.045	99	.938
76	5.113	83	3.566	92	2.223	100	.470

AGE OF YOUNGER—THIRTY YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
30	14.157	50	11.812	70	6.732	90	1.929
31	14.088	51	11.613	71	6.452	91	2.042
32	14.043	52	11.382	72	6.173	92	2.219
33	13.988	53	11.170	73	5.902	93	1.819
34	13.907	54	10.954	74	5.629	94	1.628
35	13.801	55	10.738	75	5.367	95	2.047
36	13.684	56	10.528	76	5.104	96	2.223
37	13.575	57	10.292	77	4.834	97	1.812
38	13.485	58	10.053	78	4.619	98	1.375
39	13.392	59	9.808	79	4.380	99	.936
40	13.276	60	9.517	80	4.080	100	.470
41	13.176	61	9.238	81	3.924		
42	13.052	62	8.984	82	3.782		
43	12.903	63	8.699	83	3.560		
44	12.750	64	8.423	84	3.395		
45	12.581	65	8.153	85	3.154		
46	12.426	66	7.865	86	2.861		
47	12.265	67	7.575	87	2.607		
48	12.112	68	7.277	88	2.315		
49	11.970	69	7.001	89	2.010		

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

## AGE OF YOUNGER—THIRTY-ONE YEARS.

Age of Older.	Value.						
31	14.024	50	11.781	69	6.993	87	2.604
32	13.979	51	11.586			88	2.313
33	13.925	52	11.355	70	6.725	89	2.008
34	13.849	53	11.146	71	6.445	90	1.927
		54	10.932	72	6.167	91	2.039
35	13.742			73	5.896	92	2.217
36	13.629	55	10.717	74	5.624	93	1.817
37	13.521	56	10.508			94	1.627
38	13.432	57	10.272	75	5.362		
39	13.343	58	10.035	76	5.099	95	2.045
		59	9.791	77	4.829	96	2.221
40	13.229			78	4.615	97	1.810
41	13.131	60	9.502	79	4.376	98	1.373
42	13.007	61	9.224			99	.935
43	12.861	62	8.971	80	4.076		
44	12.711	63	8.686	81	3.921	100	.469
		64	8.411	82	3.779		
45	12.544			83	3.557		
46	12.389	65	8.142	84	3.392		
47	12.229	66	7.855				
48	12.082	67	7.565	85	3.152		
49	11.939	68	7.269	86	2.858		

## AGE OF YOUNGER—THIRTY-TWO YEARS.

Age of Older.	Value.						
32	13.938	40	13.203	48	12.068	56	10.507
33	13.884	41	13.107	49	11.931	57	10.272
34	13.809	42	12.986			58	10.034
		43	12.839	50	11.772	59	9.792
35	13.708	44	12.692	51	11.577		
36	13.594			52	11.349		
37	13.489	45	12.528	53	11.140	60	9.504
38	13.402	46	12.375	54	10.928	61	9.226
39	13.313	47	12.215	55	10.715	62	8.974

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST  $\frac{1}{2}$  PER CENT. PER ANNUM.

AGE OF YOUNGER—THIRTY-TWO YEARS, <i>Continued.</i>							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
64	8·415	74	5·630	84	3·397	94	1·630
65	8·147	75	5·368	85	3·156	95	2·049
66	7·860	76	5·105	86	2·863	96	2·225
67	7·570	77	4·835	87	2·608	97	1·812
68	7·274	78	4·620	88	2·316	98	1·375
69	6·998	79	4·382	89	2·011	99	.935
70	6·731	80	4·081	90	1·930	100	.469
71	6·451	81	3·926	91	2·042		
72	6·173	82	3·784	92	2·220		
73	5·902	83	3·562	93	1·819		

AGE OF YOUNGER—THIRTY-THREE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
33	13·834	51	11·562	70	6·734	89	2·013
34	13·760	52	11·335	71	6·454		
		53	11·128	72	6·176	90	1·933
35	13·660	54	10·917	73	5·906	91	2·045
36	13·552			74	5·634	92	2·223
37	13·446	55	10·706			93	1·822
38	13·362	56	10·500	75	5·372	94	1·632
39	13·275	57	10·266	76	5·109		
		58	10·029	77	4·839	95	2·052
40	13·166	59	9·787	78	4·625	96	2·229
41	13·073			79	4·386	97	1·816
42	12·954	60	9·501			98	1·377
43	12·810	61	9·224	80	4·086	99	.937
44	12·663	62	8·972	81	3·930		
		63	8·689	82	3·788	100	.470
45	12·502	64	8·415	83	3·566		
46	12·352			84	3·401		
47	12·194	65	8·147				
48	12·048	66	7·861	85	3·161		
49	11·911	67	7·572	86	2·866		
		68	7·276	87	2·611		
50	11·758	69	7·001	88	2·319		

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF YOUNGER—THIRTY-FOUR YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
34	13.690	53	11.100	72	6.172	91	2.046
		54	10.891	73	5.902	92	2.224
				74	5.630	93	1.823
35	13.591					94	1.632
36	13.484	55	10.681				
37	13.385	56	10.477	75	5.369		
38	13.299	57	10.245	76	5.107	95	2.053
39	13.216	58	10.010	77	4.837	96	2.230
		59	9.769	78	4.623	97	1.818
40	13.109			79	4.385	98	1.379
41	13.018	60	9.483			99	.938
42	12.902	61	9.209	80	4.085		
43	12.761	62	8.958	81	3.929	100	.470
44	12.617	63	8.676	82	3.787		
		64	8.404	83	3.566		
45	12.455			84	3.401		
46	12.309	65	8.137				
47	12.154	66	7.852	85	3.161		
48	12.010	67	7.564	86	2.867		
49	11.874	68	7.268	87	2.612		
		69	6.994	88	2.320		
50	11.722			89	2.014		
51	11.532	70	6.728				
52	11.305	71	6.449	90	1.934		

## AGE OF YOUNGER—THIRTY-FIVE YEARS.

Age of Older.	Value.						
35	13.496	42	12.824	49	11.816	56	10.434
36	13.391	43	12.686	50	11.665	57	10.205
37	13.293	44	12.546	51	11.477	58	9.972
38	13.214			52	11.255	59	9.733
39	13.130	45	12.388	53	11.051		
		46	12.241	54	10.844	60	9.449
40	13.027	47	12.090			61	9.176
41	12.937	48	11.949	55	10.636	62	8.928

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST **4** PER CENT. PER ANNUM.

AGE OF YOUNGER—THIRTY-FIVE YEARS, <i>Continued.</i>							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
63	8.648	74	5.616	85	3.155	96	2.227
64	8.377			86	2.862	97	1.815
		75	5.356	87	2.608	98	1.378
65	8.112	76	5.095	88	2.317	99	.938
66	7.828	77	4.826	89	2.011		
67	7.541	78	4.613	90	1.931	100	.470
68	7.248	79	4.376	91	2.043		
69	6.974			92	2.221		
		80	4.076	93	1.820		
70	6.709	81	3.921	94	1.630		
71	6.432	82	3.780				
72	6.156	83	3.559				
73	5.887	84	3.395	95	2.050		

AGE OF YOUNGER—THIRTY-SIX YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
36	13.290	50	11.602	64	8.346	78	4.600
37	13.194	51	11.415			79	4.364
38	13.116	52	11.196				
39	13.038	53	10.997	65	8.082		
		54	10.791	66	7.800	80	4.065
				67	7.515	81	3.911
40	12.935			68	7.223	82	3.770
41	12.849	55	10.586	69	6.951	83	3.550
42	12.738	56	10.386			84	3.386
43	12.603	57	10.159	70	6.687		
44	12.465	58	9.929	71	6.411		
		59	9.692	72	6.136	85	3.147
				73	5.869	86	2.855
45	12.312			74	5.599	87	2.602
46	12.169	60	9.410			88	2.311
47	12.018	61	9.139	75	5.340	89	2.006
48	11.880	62	8.892	76	5.080		
49	11.750	63	8.615	77	4.813	90	1.926

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST  $\frac{1}{4}$  PER CENT. PER ANNUM.

AGE OF YOUNGER—THIRTY-SIX YEARS. <i>Continued.</i>							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
91	2.038	94	1.626	96	2.222	99	.936
92	2.216			97	1.811		
93	1.816	95	2.045	98	1.375	100	.470

AGE OF YOUNGER—THIRTY-SEVEN YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
37	13.102	54	10.746	71	6.395	88	2.307
38	13.026			72	6.121	89	2.002
39	12.950	55	10.542	73	5.855		
		56	10.345	74	5.586	90	1.922
40	12.852	57	10.119			91	2.034
41	12.767	58	9.891	75	5.328	92	2.212
42	12.659	59	9.657	76	5.068	93	1.812
43	12.526			77	4.802	94	1.623
44	12.392	60	9.378	78	4.590		
		61	9.108	79	4.354	95	2.041
		62	8.863			96	2.217
45	12.240	63	8.587	80	4.057	97	1.808
46	12.102	64	8.320	81	3.903	98	1.373
47	11.955			82	3.762	99	.934
48	11.818	65	8.058	83	3.543		
49	11.690	66	7.777	84	3.379	100	.469
		67	7.494				
50	11.545	68	7.203				
51	11.362	69	6.933	85	3.141		
52	11.144			86	2.849		
53	10.947	70	6.670	87	2.596		

AGE OF YOUNGER—THIRTY-EIGHT YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
38	12.954	40	12.784	42	12.597	44	12.335
39	12.880	41	12.704	43	12.467	45	12.187

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF YOUNGER—THIRTY-EIGHT YEARS, <i>Continued.</i>							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
46	12.050	61	9.092	76	5.066	91	2.034
47	11.907	62	8.849	77	4.800	92	2.211
48	11.774	63	8.573	78	4.588	93	1.812
49	11.648	64	8.307	79	4.353	94	1.623
50	11.505	65	8.047	80	4.055	95	2.040
51	11.324	66	7.767	81	3.902	96	2.217
52	11.110	67	7.485	82	3.761	97	1.807
53	10.914	68	7.195	83	3.542	98	1.372
54	10.715	69	6.926	84	3.379	99	.934
55	10.515	70	6.664	85	3.140	100	.469
56	10.318	71	6.390	86	2.849		
57	10.096	72	6.117	87	2.596		
58	9.869	73	5.851	88	2.306		
59	9.636	74	5.583	89	2.002		
60	9.359	75	5.325	90	1.922		

## AGE OF YOUNGER—THIRTY-NINE YEARS.

Age of Older.	Value.						
39	12.809	50	11.466	61	9.076	72	6.114
		51	11.287	62	8.835	73	5.849
40	12.716	52	11.075	63	8.562	74	5.581
41	12.637	53	10.883	64	8.296		
42	12.536	54	10.685			75	5.324
43	12.408			65	8.037	76	5.065
44	12.278	55	10.487	66	7.759	77	4.799
		56	10.294	67	7.478	78	4.588
45	12.133	57	10.072	68	7.189	79	4.353
46	11.999	58	9.849	69	6.921		
47	11.858	59	9.618			80	4.056
48	11.729			70	6.660	81	3.902
49	11.606	60	9.342	71	6.386	82	3.762

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST  $\frac{1}{2}$  PER CENT. PER ANNUM.

AGE OF YOUNGER—THIRTY-NINE YEARS, <i>Continued.</i>							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
83	3.543	88	2.307	93	1.813	98	1.373
84	3.380	89	2.003	94	1.624	99	.935
85	3.141	90	1.923	95	2.042	100	.469
86	2.850	91	2.035	96	2.218		
87	2.597	92	2.212	97	1.808		

AGE OF YOUNGER—FORTY-YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
40	12.626	56	10.253	72	6.102	88	2.305
41	12.551	57	10.035	73	5.838	89	2.001
42	12.451	58	9.812	74	5.572		
43	12.328	59	9.585			90	1.921
44	12.201		60	9.311	76	5.315	91
					75	5.057	92
45	12.058	61	9.048	77	4.792	93	1.812
46	11.928	62	8.808	78	4.582	94	1.622
47	11.790	63	8.537	79	4.347		
48	11.663	64	8.274			95	2.040
49	11.545		65	8.016	80	4.051	96
					81	3.898	97
50	11.407	66	7.740	82	3.758	98	1.807
51	11.232	67	7.460	83	3.539	99	.933
52	11.023	68	7.173	84	3.376		
53	10.833	69	6.906			100	.469
54	10.639		70	6.646	86	2.847	
55	10.443	71	6.374	87	2.594		

AGE OF YOUNGER—FORTY ONE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
41	12.478	43	12.261	45	11.999	47	11.737
42	12.382	44	12.139	46	11.871	48	11.613

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF YOUNGER—FORTY-ONE YEARS, <i>Continued.</i>							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
49	11.496	64	8.263	79	4.349	94	1.625
50	11.364	65	8.007	80	4.053	95	2.043
51	11.191	66	7.732	81	3.900	96	2.220
52	10.985	67	7.454	82	3.760	97	1.810
53	10.798	68	7.168	83	3.542	98	1.374
54	10.606	69	6.901	84	3.379	99	.935
55	10.413	70	6.643	85	3.141	100	.469
56	10.225	71	6.372	86	2.850		
57	10.010	72	6.101	87	2.597		
58	9.791	73	5.837	88	2.307		
59	9.564	74	5.572	89	2.003		
60	9.294	75	5.316	90	1.923		
61	9.032	76	5.058	91	2.035		
62	8.794	77	4.793	92	2.213		
63	8.524	78	4.583	93	1.814		

AGE OF YOUNGER—FORTY-TWO YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
42	12.288	52	10.927	62	8.766	72	6.090
43	12.172	53	10.743	63	8.498	73	5.828
44	12.052	54	10.555	64	8.239	74	5.563
45	11.917	55	10.364	65	7.985	75	5.308
46	11.792	56	10.179	66	7.712	76	5.051
47	11.661	57	9.967	67	7.435	77	4.787
48	11.541	58	9.751	68	7.151	78	4.578
49	11.427	59	9.528	69	6.886	79	4.344
50	11.297	60	9.259	70	6.629	80	4.049
51	11.130	61	9.001	71	6.359	81	3.897

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF YOUNGER—FORTY-TWO YEARS, <i>Continued.</i>							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
82	3.758	87	2.597	92	2.213	97	1.811
83	3.540	88	2.307	93	1.814	98	1.375
84	3.378	89	2.003	94	1.625	99	.936
85	3.140	90	1.923	95	2.044	100	.470
86	2.849	91	2.035	96	2.221		

AGE OF YOUNGER—FORTY-THREE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
43	12.058	58	9.693	73	5.808	88	2.303
44	11.943	59	9.474	74	5.545	89	1.999
45	11.811	60	9.209	75	5.291	90	1.919
46	11.691	61	8.953	76	5.036	91	2.032
47	11.563	62	8.721	77	4.774	92	2.209
48	11.446	63	8.457	78	4.565	93	1.811
49	11.337	64	8.201	79	4.332	94	1.622
50	11.210	65	7.949	80	4.038	95	2.041
51	11.046	66	7.678	81	3.887	96	2.218
52	10.849	67	7.404	82	3.748	97	1.809
53	10.669	68	7.122	83	3.531	98	1.374
54	10.484	69	6.860	84	3.370	99	.935
55	10.297	70	6.604	85	3.133	100	.469
56	10.115	71	6.336	86	2.844		
57	9.906	72	6.069	87	2.592		

AGE OF YOUNGER—FORTY-FOUR YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
44	11.830	46	11.587	48	11.350	50	11.122
45	11.703	47	11.464	49	11.244	51	10.961

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF YOUNGER—FORTY-FOUR YEARS, <i>Continued.</i>							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
52	10.767	65	7.913	78	4.553	91	2.028
53	10.593	66	7.645	79	4.321	92	2.206
54	10.412	67	7.373			93	1.808
		68	7.094	80	4.028	94	1.619
55	10.229	69	6.833	81	3.877		
56	10.050			82	3.739	95	2.037
57	9.844	70	6.580	83	3.523	96	2.215
58	9.635	71	6.313	84	3.362	97	1.807
59	9.419	72	6.047	85	3.127	98	1.373
		73	5.789	86	2.838	99	.935
60	9.158	74	5.527	87	2.587	100	.469
61	8.906			88	2.299		
62	8.676	75	5.275	89	1.996		
63	8.415	76	5.021				
64	8.162	77	4.760	90	1.916		

AGE OF YOUNGER—FORTY-FIVE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
45	11.579	60	9.096	75	5.252	90	1.910
46	11.467	61	8.847	76	5.000	91	2.022
47	11.348	62	8.621	77	4.740	92	2.199
48	11.239	63	8.363	78	4.535	93	1.802
49	11.137	64	8.113	79	4.305	94	1.614
50	11.018	65	7.868	80	4.013	95	2.030
51	10.862	66	7.603	81	3.863	96	2.208
52	10.673	67	7.334	82	3.726	97	1.802
53	10.501	68	7.057	83	3.510	98	1.370
54	10.326	69	6.799	84	3.351	99	.933
55	10.148	70	6.547	85	3.116	100	.469
56	9.973	71	6.283	86	2.829		
57	9.771	72	6.020	87	2.579		
58	9.565	73	5.762	88	2.292		
59	9.353	74	5.503	89	1.990		

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST  $\frac{1}{4}$  PER CENT. PER ANNUM.

AGE OF YOUNGER—FORTY-SIX YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value
46	11.358	60	9.044	75	5.237	90	1.906
47	11.243	61	8.799	76	4.986	91	2.018
48	11.138	62	8.576	77	4.727	92	2.195
49	11.040	63	8.321	78	4.522	93	1.799
		64	8.074	79	4.293	94	1.611
50	10.925	65	7.831	80	4.003	95	2.027
51	10.774	66	7.569	81	3.853	96	2.204
52	10.589	67	7.303	82	3.717	97	1.799
53	10.422	68	7.028	83	3.503	98	1.368
54	10.249	69	6.772	84	3.343	99	.932
55	10.076	70	6.524	85	3.109	100	.468
56	9.906	71	6.261	86	2.823		
57	9.708	72	5.999	87	2.574		
58	9.506	73	5.744	88	2.287		
59	9.297	74	5.486	89	1.986		

AGE OF YOUNGER—FORTY-SEVEN YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
47	11.132	61	8.746	75	5.220	90	1.902
48	11.031	62	8.527	76	4.970	91	2.013
49	10.937	63	8.276	77	4.713	92	2.190
		64	8.032	78	4.509	93	1.796
50	10.826			79	4.281	94	1.608
51	10.679	65	7.792	80	3.992	95	2.022
52	10.499	66	7.533	81	3.843	96	2.199
53	10.336	67	7.270	82	3.708	97	1.795
54	10.169	68	6.998	83	3.494	98	1.364
		69	6.744	84	3.335	99	.930
55	9.998						
56	9.833						
57	9.640	70	6.497	85	3.102	100	.468
58	9.442	71	6.238	86	2.816		
59	9.237	72	5.977	87	2.568		
		73	5.724	88	2.282		
60	8.987	74	5.467	89	1.981		

## GOVERNMENT ANNUITY TABLES.

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF YOUNGER—FORTY-EIGHT YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
48	10.934	61	8.704	75	5.210	89	1.980
49	10.844	62	8.488	76	4.962	90	1.900
		63	8.240	77	4.706		
50	10.738	64	8.000	78	4.503	91	2.012
51	10.594			79	4.276	92	2.188
52	10.419	65	7.763			93	1.794
53	10.261	66	7.506	80	3.987	94	1.607
54	10.097	67	7.245	81	3.839		
		68	6.976	82	3.704	95	2.022
55	9.932	69	6.725	83	3.491	96	2.199
56	9.769			84	3.333	97	1.794
57	9.581	70	6.480			98	1.363
58	9.388	71	6.222	85	3.100	99	.929
59	9.187	72	5.964	86	2.814		
		73	5.712	87	2.566	100	.467
60	8.941	74	5.456	88	2.280		

AGE OF YOUNGER—FORTY-NINE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
49	10.758	62	8.456	76	4.960	90	1.903
		63	8.212	77	4.705	91	2.014
50	10.656	64	7.975	78	4.503	92	2.191
51	10.518			79	4.276	93	1.796
52	10.346	65	7.741			94	1.609
53	10.192	66	7.487	80	3.988		
54	10.034	67	7.229	81	3.840	95	2.025
		68	6.962	82	3.706	96	2.202
55	9.872	69	6.713	83	3.493	97	1.797
56	9.715			84	3.335	98	1.365
57	9.529	70	6.470			99	.930
58	9.340	71	6.214				
59	9.144	72	5.957	85	3.103	100	.467
		73	5.707	86	2.817		
60	8.903	74	5.453	87	2.568		
61	8.669	75	5.208	88	2.283		
				89	1.982		

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST  $\frac{1}{4}$  PER CENT. PER ANNUM.

AGE OF YOUNGER—FIFTY YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
50	10.558	64	7.940	77	4.701	91	2.016
51	10.424			78	4.499	92	2.193
52	10.259	65	7.709	79	4.274	93	1.798
53	10.109	66	7.459			94	1.611
54	9.955	67	7.204	80	3.986	95	2.028
		68	6.940	81	3.840	96	2.206
55	9.799	69	6.693	82	3.706	97	1.801
56	9.645			83	3.494	98	1.368
57	9.466	70	6.453	84	3.336	99	.932
58	9.280	71	6.199	85	3.104		
59	9.088	72	5.945	86	2.819	100	.468
		73	5.696	87	2.571		
60	8.851	74	5.444	88	2.285		
61	8.622			89	1.984		
62	8.414	75	5.200				
63	8.173	76	4.955	90	1.905		

AGE OF YOUNGER—FIFTY-ONE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
51	10.296	63	8.108	75	5.178	88	2.281
52	10.135	64	7.879	76	4.934	89	1.980
53	9.992			77	4.682		
54	9.842	65	7.653	78	4.483	90	1.901
		66	7.407	79	4.259	91	2.013
55	9.691	67	7.156	80	3.973	93	1.796
56	9.544	68	6.896	81	3.827	94	1.608
57	9.369	69	6.653	82	3.695	95	2.025
58	9.190			83	3.484	96	2.204
59	9.002	70	6.416	84	3.328	97	1.800
		71	6.166			98	1.368
60	8.771	72	5.914	85	3.097	99	.933
61	8.547	73	5.668	86	2.813		
62	8.344	74	5.419	87	2.566	100	.469

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF YOUNGER—FIFTY-TWO YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
52	9.981	66	7.333	80	3.948	94	1.600
53	9.843	67	7.087	81	3.804		
54	9.700	68	6.831	82	3.673		
		69	6.593	83	3.464	95	2.015
55	9.554			84	3.309	96	2.194
56	9.412	70	6.360			97	1.792
57	9.244	71	6.114	85	3.080	98	1.363
58	9.070	72	5.866	86	2.798	99	.930
59	8.889	73	5.624	87	2.552		
60	8.664	74	5.377	88	2.269	100	.467
61	8.446			89	1.970		
62	8.248	75	5.139				
63	8.019	76	4.899	90	1.892		
64	7.795	77	4.650	91	2.003		
65	7.574	78	4.453	92	2.180		
		79	4.231	93	1.787		

AGE OF YOUNGER—FIFTY-THREE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
53	9.710	66	7.271	80	3.931	94	1.596
54	9.573	67	7.030	81	3.788		
		68	6.779	82	3.658		
55	9.433	69	6.545	83	3.450	95	2.009
56	9.296			84	3.297	96	2.188
57	9.133	70	6.316			97	1.788
58	8.966	71	6.073	85	3.069	98	1.361
59	8.790	72	5.829	86	2.789	99	.928
		73	5.590	87	2.544		
60	8.571	74	5.346	88	2.262	100	.467
61	8.359			89	1.965		
62	8.167	75	5.111				
63	7.942	76	4.873	90	1.886		
64	7.724	77	4.626	91	1.997		
65	7.508	78	4.431	92	2.174		
		79	4.212	93	1.782		

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST  $\frac{1}{4}$  PER CENT. PER ANNUM.

AGE OF YOUNGER—FIFTY-FOUR YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
54	9.441	66	7.208	78	4.410	90	1.880
		67	6.971	79	4.192	91	1.991
55	9.307	68	6.725			92	2.168
56	9.176	69	6.495	80	3.913	93	1.778
57	9.019			81	3.772	94	1.592
58	8.857	70	6.270	82	3.644		
59	8.688	71	6.031	83	3.437	95	2.004
		72	5.790	84	3.285	96	2.183
60	8.475	73	5.554			97	1.784
61	8.268	74	5.315	85	3.059	98	1.358
62	8.082			86	2.780	99	.926
63	7.863	75	5.082	87	2.536		
64	7.650	76	4.847	88	2.255	100	.466
65	7.439	77	4.603	89	1.958		

AGE OF YOUNGER—FIFTY-FIVE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
55	9.178	66	7.143	78	4.389	90	1.875
56	9.053	67	6.912	79	4.174	91	1.986
57	8.902	68	6.670			92	2.162
58	8.746	69	6.445	80	3.897	93	1.773
59	8.582	70	6.224	81	3.757	94	1.588
				82	3.630		
60	8.376	71	5.989	83	3.426	95	2.000
61	8.176	72	5.752	84	3.274	96	2.179
62	7.995	73	5.520			97	1.781
63	7.782	74	5.283	85	3.049	98	1.355
64	7.574	75	5.054	86	2.771	99	.925
65	7.369	76	4.821	87	2.529		
		77	4.580	88	2.249	100	.465

AGE OF YOUNGER—FIFTY-SIX YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
56	8.934	59	8.481	61	8.087	64	7.503
57	8.789			62	7.912		
58	8.639	60	8.281	63	7.705	65	7.303

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF YOUNGER—FIFTY-SIX YEARS, *Continued.*

Age of Older.	Value.						
66	7.082	75	5.030	84	3.268	92	2.160
67	6.856	76	4.800			93	1.772
68	6.619	77	4.561	85	3.044	94	1.587
69	6.399	78	4.373	86	2.767		
		79	4.159	87	2.526	95	1.999
70	6.182			88	2.247	96	2.179
71	5.951	80	3.885	89	1.951	97	1.781
72	5.718	81	3.747			98	1.356
73	5.489	82	3.621	90	1.873	99	.925
74	5.256	83	3.418	91	1.984	100	.466

## AGE OF YOUNGER—FIFTY-SEVEN YEARS.

Age of Older.	Value.						
57	8.650	69	6.335	80	3.863	91	1.978
58	8.507			81	3.727	92	2.154
59	8.356	70	6.124	82	3.603	93	1.767
60	8.162	71	5.897	83	3.402	94	1.582
61	7.975	72	5.669	84	3.254		
62	7.806	73	5.445			95	1.994
63	7.606	74	5.215	85	3.032	96	2.174
64	7.410			86	2.757	97	1.778
65	7.216	75	4.993	87	2.517	98	1.353
66	7.002	76	4.767	88	2.239	99	.924
67	6.782	77	4.531	89	1.945		
68	6.551	78	4.346	90	1.867	100	.465

## AGE OF YOUNGER—FIFTY-EIGHT YEARS.

Age of Older.	Value.						
58	8.370	63	7.503	68	6.479	73	5.399
59	8.226	64	7.314	69	6.269	74	5.174
60	8.039	65	7.126	70	6.063	75	4.955
61	7.859	66	6.918	71	5.842	76	4.733
62	7.696	67	6.704	72	5.618	77	4.501

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF YOUNGER—FIFTY-EIGHT YEARS, <i>Continued.</i>							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
78	4.318	84	3.241	90	1.862	96	2.171
79	4.111			91	1.972	97	1.776
		85	3.021	92	2.148	98	1.353
80	3.842	86	2.748	93	1.762		.923
81	3.708	87	2.509	94	1.578		
82	3.586	88	2.232			100	.465
83	3.387	89	1.939	95	1.990		

AGE OF YOUNGER—FIFTY-NINE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
59	8.088	70	5.998	81	3.687	91	1.967
60	7.909	71	5.782	82	3.567	92	2.144
61	7.736	72	5.564	83	3.371	93	1.758
62	7.580	73	5.349	84	3.227	94	1.575
63	7.393	74	5.129				
64	7.211	75	4.914	85	3.009	95	1.986
65	7.030	76	4.696	86	2.738	96	2.168
66	6.829	77	4.468	87	2.501	97	1.775
67	6.621	78	4.288	88	2.226	98	1.353
68	6.402	79	4.084	89	1.933	99	.925
69	6.198	80	3.819	90	1.856	100	.466

AGE OF YOUNGER—SIXTY YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
60	7.739	70	5.902	80	3.776	90	1.842
61	7.573	71	5.693	81	3.647	91	1.951
62	7.425	72	5.481	82	3.530	92	2.127
63	7.246	73	5.272	83	3.337	93	1.745
64	7.071	74	5.057	84	3.196	94	1.563
65	6.898	75	4.848	85	2.982	95	1.972
66	6.704	76	4.635	86	2.714	96	2.153
67	6.504	77	4.412	87	2.480	97	1.764
68	6.293	78	4.237	88	2.208	98	1.346
69	6.096	79	4.037	89	1.918	99	.920
						100	.464

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST **4** PER CENT. PER ANNUM.

AGE OF YOUNGER—SIXTY-ONE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
61	7.415	71	5.606	81	3.610	91	1.937
62	7.274	72	5.401	82	3.496	92	2.113
63	7.103	73	5.198	83	3.306	93	1.733
64	6.936	74	4.989	84	3.168	94	1.552
65	6.769	75	4.785	85	2.957	95	1.959
66	6.583	76	4.577	86	2.692	96	2.141
67	6.390	77	4.359	87	2.461	97	1.755
68	6.187	78	4.188	88	2.191	98	1.340
69	5.996	79	3.992	89	1.904	99	.916
70	5.809	80	3.736	90	1.828	100	.462

AGE OF YOUNGER—SIXTY-TWO YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
62	7.140	72	5.334	82	3.471	92	2.105
63	6.976	73	5.136	83	3.285	93	1.727
64	6.816	74	4.933	84	3.149	94	1.547
65	6.656	75	4.735	85	2.941	95	1.953
66	6.477	76	4.531	86	2.679	96	2.135
67	6.292	77	4.317	87	2.450	97	1.752
68	6.095	78	4.150	88	2.182	98	1.338
69	5.911	79	3.958	89	1.895	99	.916
70	5.730	80	3.706	90	1.820	100	.463
71	5.533	81	3.583	91	1.929		

AGE OF YOUNGER—SIXTY-THREE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
63	6.820	68	5.978	73	5.054	78	4.095
64	6.668	69	5.801	74	4.857	79	3.908
65	6.516	70	5.627	75	4.664	80	3.660
66	6.345	71	5.437	76	4.466	81	3.541
67	6.167	72	5.245	77	4.258	82	3.433

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF YOUNGER—SIXTY-THREE YEARS, <i>Continued.</i>							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
83	3.250	88	2.163	93	1.714	98	1.331
84	3.117	89	1.880	94	1.535	99	.912
85	2.913	90	1.805	95	1.939	100	.461
86	2.654	91	1.913	96	2.122		
87	2.428	92	2.088	97	1.742		

AGE OF YOUNGER—SIXTY-FOUR YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
64	6.523	74	4.782	83	3.217	92	2.074
65	6.379	75	4.596	84	3.088	93	1.702
66	6.215	76	4.403	85	2.887	94	1.524
67	6.045	77	4.201	86	2.632	95	1.927
68	5.863	78	4.043	87	2.409	96	2.110
69	5.693	79	3.860	88	2.147	97	1.734
70	5.526			89	1.865	98	1.326
71	5.344	80	3.618			99	.909
72	5.158	81	3.501	90	1.791		
73	4.973	82	3.396	91	1.899	100	.459

AGE OF YOUNGER—SIXTY-FIVE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
65	6.242	74	4.709	83	3.186	92	2.061
66	6.086	75	4.528	84	3.060	93	1.692
67	5.923	76	4.342	85	2.863	94	1.515
68	5.749	77	4.144	86	2.612	95	1.916
69	5.586	78	3.991	87	2.392	96	2.101
70	5.426	79	3.813	88	2.132	97	1.728
71	5.251	80	3.575	89	1.853	98	1.323
72	5.071	81	3.463	90	1.779	99	.908
73	4.893	82	3.361	91	1.887	100	.459

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST 4 PER CENT. PER ANNUM.

AGE OF YOUNGER—SIXTY-SIX YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
66	5·938	75	4·446	84	3·023	93	1·677
67	5·783	76	4·266	85	2·830	94	1·501
68	5·617	77	4·075	86	2·584		
69	5·462	78	3·927	87	2·367	95	1·900
		79	3·755	88	2·111	96	2·086
70	5·309			89	1·835	97	1·718
71	5·141	80	3·523			98	1·317
72	4·969	81	3·414	90	1·762	99	.905
73	4·798	82	3·316	91	1·869		
74	4·620	83	3·145	92	2·043	100	.458

AGE OF YOUNGER—SIXTY-SEVEN YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
67	5·636	75	4·359	83	3·100	91	1·848
68	5·478	76	4·185	84	2·982	92	2·022
69	5·331	77	4·001			93	1·661
		78	3·858	85	2·794	94	1·486
70	5·186	79	3·691	86	2·552	95	1·882
71	5·025			87	2·340	96	2·068
72	4·860	80	3·465	88	2·088	97	1·705
73	4·697	81	3·360	89	1·815	98	1·309
74	4·526	82	3·266	90	1·743	99	.901
						100	.457

AGE OF YOUNGER—SIXTY-EIGHT YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
68	5·329	76	4·095	85	2·751	93	1·640
69	5·189	77	3·917	86	2·515	94	1·468
		78	3·780	87	2·308		
70	5·051	79	3·620	88	2·060	95	1·859
71	4·899	80	3·400	89	1·790	96	2·046
72	4·742	81	3·299			97	1·689
73	4·585	82	3·209	90	1·719	98	1·298
74	4·422	83	3·049	91	1·824	99	.894
75	4·262	84	2·935	92	* 1·996	100	.454

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST **4** PER CENT. PER ANNUM.

AGE OF YOUNGER—SIXTY-NINE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
69	5·058	78	3·710	87	2·280	96	2·028
		79	3·554	88	2·036	97	1·676
70	4·927	80	3·341	89	1·770	98	1·289
71	4·782	81	3·245	90	1·699	99	.889
72	4·632	82	3·158	91	1·803	100	.452
73	4·482	83	3·003	92	1·975		
74	4·326	84	2·893	93	1·623		
75	4·172			94	1·452		
76	4·012	85	2·714				
77	3·841	86	2·483	95	1·841		

AGE OF YOUNGER—SEVENTY YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
70	4·803	78	3·640	86	2·453	94	1·437
71	4·665	79	3·490	87	2·253		
72	4·523	80	3·283	88	2·013	95	1·823
73	4·381	81	3·191	89	1·750	96	2·012
74	4·231	82	3·109	90	1·680	97	1·665
75	4·084	83	2·958	91	1·784	98	1·283
76	3·930	84	2·852	92	1·955	99	.886
77	3·765	85	2·679	93	1·606	100	.451

AGE OF YOUNGER—SEVENTY-ONE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
71	4·535	79	3·415	87	2·220	95	1·801
72	4·401			88	1·984	96	1·990
73	4·265	80	3·215	89	1·725	97	1·650
74	4·123	81	3·127			98	1·273
		82	3·049			99	.881
		83	2·904	90	1·656		
75	3·983	84	2·803	91	1·759		
76	3·836			92	1·929	100	.449
77	3·678	85	2·635	93	1·585		
78	3·558	86	2·415	94	1·418		

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST **4** PER CENT. PER ANNUM.

AGE OF YOUNGER—SEVENTY-TWO YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
72	4.273	80	3.142	87	2.184	94	1.397
73	4.146	81	3.059	88	1.953		
74	4.011	82	2.986	89	1.699	95	1.776
		83	2.846			96	1.966
75	3.878	84	2.750			97	1.633
76	3.738			90	1.631	98	1.262
77	3.587			91	1.732	99	.874
78	3.472	85	2.588	92	1.901		
79	3.335	86	2.374	93	1.563	100	.446

AGE OF YOUNGER—SEVENTY-THREE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
73	4.025	80	3.069	87	2.148	94	1.376
74	3.898	81	2.990	88	1.922		
		82	2.921	89	1.671	95	1.751
		83	2.787			96	1.942
75	3.772	84	2.696			97	1.616
76	3.639			90	1.605	98	1.251
77	3.494			91	1.704	99	.869
78	3.386	85	2.540	92	1.872		
79	3.255	86	2.333	93	1.540	100	.444

AGE OF YOUNGER—SEVENTY-FOUR YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
74	3.778	81	2.915	88	1.888	95	1.722
75	3.659	82	2.851	89	1.641	96	1.913
76	3.533	83	2.723			97	1.596
77	3.395	84	2.637	90	1.575	98	1.238
78	3.293			91	1.673	99	.861
79	3.168	85	2.487	92	1.840		
80	2.989	86	2.286	93	1.514	100	.441
		87	2.108	94	1.353		

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST  $\frac{1}{4}$  PER CENT. PER ANNUM.

AGE OF YOUNGER—SEVENTY-FIVE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
75	3.547	82	2.780	89	1.612	96	1.886
76	3.428	83	2.658			97	1.575
77	3.297	84	2.578	90	1.546	98	1.226
78	3.200			91	1.642	99	.855
79	3.082			92	1.808		
		85	2.434	93	1.488		
		86	2.240	94	1.328	100	.439
80	2.910	87	2.067				
81	2.840	88	1.853	95	1.694		

AGE OF YOUNGER—SEVENTY-SIX YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
76	3.316	83	2.587	90	1.514	97	1.553
77	3.193	84	2.512	91	1.608	98	1.210
78	3.102			92	1.771	99	.846
79	2.989			93	1.458		
		85	2.376	94	1.301		
		86	2.189			100	.437
80	2.825	87	2.022				
81	2.758	88	1.814	95	1.660		
82	2.703	89	1.578	96	1.854		

AGE OF YOUNGER—SEVENTY-SEVEN YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
77	3.077	83	2.506	89	1.536	95	1.619
78	2.992	84	2.436			96	1.812
79	2.886			90	1.474	97	1.522
		85	2.307	91	1.567	98	1.189
80	2.729	86	2.128	92	1.727	99	.832
81	2.667	87	1.968	93	1.420		
82	2.616	88	1.766	94	1.267	100	.429

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST **4** PER CENT. PER ANNUM.

AGE OF YOUNGER—SEVENTY-EIGHT YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
78	2.913	85	2.261	91	1.542	97	1.507
79	2.812	86	2.089	92	1.703	98	1.183
		87	1.935	93	1.399	99	.831
80	2.661	88	1.738	94	1.246		
81	2.603	89	1.512			100	.428
82	2.555						
83	2.450			95	1.593		
84	2.384	90	1.449	96	1.789		

AGE OF YOUNGER—SEVENTY-NINE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
79	2.719	85	2.199	91	1.505	97	1.480
		86	2.034	92	1.665	98	1.165
		87	1.886	93	1.371	99	.825
80	2.575	88	1.697	94	1.217		
81	2.520	89	1.477			100	.430
82	2.476						
83	2.377			95	1.556		
84	2.316	90	1.415	96	1.750		

AGE OF YOUNGER—EIGHTY YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
80	2.441	86	1.937	92	1.590	98	1.117
81	2.391	87	1.798	93	1.309	99	.790
82	2.351	88	1.618	94	1.162		
83	2.259	89	1.408			100	.413
84	2.203			95	1.486		
85	2.093	91	1.350	96	1.673		
			1.435	97	1.416		

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST  $\frac{1}{4}$  PER CENT. PER ANNUM.

AGE OF YOUNGER—EIGHTY-ONE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
81	2.346	86	1.910	91	1.417	96	1.657
82	2.309	87	1.774	92	1.571	97	1.403
83	2.221	88	1.597	93	1.293	98	1.108
84	2.168	89	1.390	94	1.148	99	.785
85	2.062	90	1.331	95	1.470	100	.410
AGE OF YOUNGER—EIGHTY-TWO YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
82	2.278	87	1.761	91	1.406	96	1.654
83	2.194	88	1.587	92	1.562	97	1.403
84	2.144	89	1.381	93	1.288	98	1.109
85	2.042			94	1.144	99	.788
86	1.894	90	1.323	95	1.465	100	.414
AGE OF YOUNGER—EIGHTY-THREE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
83	2.117	88	1.542	93	1.251	98	1.088
84	2.073	89	1.341	94	1.112	99	.772
85	1.978	90	1.284	95	1.429	100	.404
86	1.837	91	1.366	96	1.617		
87	1.710	92	1.517	97	1.374		
AGE OF YOUNGER—EIGHTY-FOUR YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
84	2.036	86	1.812	88	1.526	90	1.271
85	1.948	87	1.690	89	1.328	91	1.352

## GOVERNMENT ANNUITY TABLES.

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST **4** PER CENT. PER ANNUM.AGE OF YOUNGER—EIGHTY-FOUR YEARS, *Continued.*

Age of Older.	Value.						
92	1.503	95	1.419	97	1.376	99	.778
93	1.238	96	1.614	98	1.093	100	.408
94	1.101						

## AGE OF YOUNGER—EIGHTY-FIVE YEARS.

Age of Older.	Value.						
85	1.870	90	1.230	94	1.061	97	1.351
86	1.746	91	1.308	95		98	1.078
87	1.631	92	1.455	96	1.372	99	.772
88	1.475	93	1.199		1.573	100	.408
89	1.285						

## AGE OF YOUNGER—EIGHTY-SIX YEARS.

Age of Older.	Value.						
86	1.637	90	1.158	94	.995	97	1.292
87	1.535	91	1.233			98	1.040
88	1.390	92	1.375	95	1.288	99	.747
89	1.209	93	1.130	96	1.489	100	.396

## AGE OF YOUNGER—EIGHTY SEVEN YEARS.

Age of Older.	Value.						
87	1.448	91	1.165	95	1.210	98	1.008
88	1.316	92	1.307			99	.736
89	1.144	93	1.072	96	1.407	100	.392
			.937	97	1.234		
90	1.091						

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST  $\frac{1}{2}$  PER CENT. PER ANNUM.

AGE OF YOUNGER—EIGHTY-EIGHT YEARS.							
Age of Older.	Value.	Age of Older.	Value	Age of Older.	Value.	Age of Older.	Value.
88	1.204	91	1.059	95	1.099	99	.699
89	1.048	92	1.199	96	1.281		
		93	.987	97	1.129	100	.384
90	.995	94	.855	98	.936		

AGE OF YOUNGER—EIGHTY-NINE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
89	.915	92	1.043	95	.957	98	.811
		93	.863	96	1.117	99	.611
90	.868	94	.746	97	.982		
91	.919					100	.342

AGE OF YOUNGER—NINETY YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
90	.830	93	.816	96	1.066	99	.565
91	.878	94	.710	97	.937		
92	.987	95	.914	98	.765	100	.317

AGE OF YOUNGER—NINETY-ONE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
91	.940	94	.751	96	1.135	99	.598
92	1.054			97	1.001		
93	.861	95	.972	98	.822	100	.316

AGE OF YOUNGER—NINETY-TWO YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
92	1.200	95	1.085	97	1.130	99	.717
93	.986	96	1.272	98	.947		
94	.847					100	.393

## FEMALE LIFE.

Value of Annuity of One Pound per Annum on Two Joint Lives.

RATE OF INTEREST  $\frac{1}{4}$  PER CENT. PER ANNUM.

AGE OF YOUNGER—NINETY-THREE YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
93	.822	95	.894	97	.923	99	.593
94	.704	96	1.043	98	.771	100	.345
AGE OF YOUNGER—NINETY-FOUR YEARS.							
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
94	.617	96	.915	98	.645	100	.267
95	.792	97	.794	99	.476		
AGE OF YOUNGER—NINETY-FIVE YEARS.				AGE OF YOUNGER—NINETY-SIX YEARS.			
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
95	1.034	98	.834	96	1.413	99	.739
96	1.198	99	.599	97	1.244		
97	1.037	100	.317	98	1.014	100	.395
AGE OF YOUNGER—NINETY-SEVEN YEARS.				AGE OF YOUNGER—NINETY-EIGHT YEARS.			
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
97	1.127	99	.699	98	.822	100	.355
98	.941			99	.634		
		100	.381				
AGE OF YOUNGER—NINETY-NINE YEARS.				AGE OF YOUNGER—ONE HUNDRED YEARS.			
Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.	Age of Older.	Value.
99	.532	100	.318			100	.234

**CORRECTION OF ERRORS**  
**REQUIRED TO BE MADE IN**  
**GOVERNMENT ANNUITY TABLES.**

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**Vol. I.**

Page.	Age of Younger.	Age of Older.	Age Should be.	Value Should be.
21	28	35	...	14·534
75	46	86	86	—
76	48	58	58	—
177	71	82	...	3·151
181	82	86	...	1·940
186	1	2	...	15·884
199	18	87	...	2·407
260	47	83	...	3·165
273	1	49	...	12·095
274	2	50	...	12·220
275	3	51	...	12·084
276	4	52	...	11·799
276	5	53	...	11·545
277	6	54	...	11·293

CORRECTION OF ERRORS  
 REQUIRED TO BE MADE IN  
 GOVERNMENT ANNUITY TABLES.

**Vol. I.—(Continued).**

Page.	Age of Younger.	Age of Older.	Age Should be.	Value Should be.
278	7	55	...	11·052
279	8	56	...	10·812
279	9	57	...	10·538
280	10	58	...	10·272
280	10	69	...	7·142
281	11	59	...	9·996
282	12	60	...	9·647
283	13	61	...	9·810
295	32	47	47	—
298	87	80	...	4·015

**P R E F A C E.**

Page X., Line 17th from bottom, 3·91 should be 3·87.

Do. Line 19th from bottom, 1·81 should be 1·36.

6







